

City of Council Bluffs
Thomas P. Hanafan, Mayor
DUNS# - 051955433

COMMUNITY DEVELOPMENT PROGRAMS

January 1 through December 31, 2009
B-09-MC-19-0005

**FISCAL YEAR 2009
CONSOLIDATED ANNUAL PERFORMANCE AND
EVALUATION REPORT (CAPER)**

Submitted to HUD on: March 31, 2010



Prepared by: Community Development Department
209 Pearl Street
Council Bluffs, IA 51503
Phone: (712) 328-4629
Fax: (712) 328-4915
Email: community@councilbluffs-ia.gov

TABLE OF CONTENTS

Year 2 of the 2008-12 Omaha-Council Bluffs Consolidated Plan

Executive Summary (FY09)	1
I. Summary of Resources and Distribution of Funds (FY09)	4
II. General CAPER Narratives	12
A. Assessment of the Three to Five-Year Goals and Objectives (FY08-12)	12
B. Affirmatively Further Fair Housing (FY09)	23
C. Affordable Housing (FY09)	26
D. Continuum of Care Strategy (FY09)	28
E. Other Actions (FY09)	40
F. Leveraging Resources (FY09)	41
G. Citizen Comments (FY09)	42
H. Self Evaluation (FY09)	42
I. Monitoring (FY09)	44
Program Narratives	46
III. Community Development Block Grant (CDBG) Program	46
IV. Narrative Statements	49
V. Section 108 Loan Guarantee	56

Tables

Table 1: Summary of Objectives & Accomplishments (FY09)	3
Table 2: Summary of Expenditures (FY09)	5
Table 3: Comparison of Funds Expended in NRSA (FY09)	7
Table 4: Comparison of Funds Expended in Low-Mod. Income (LMI) Areas (FY09)	9
Table 5: Comparison of Funds Expended by Census Tracts & Block Groups (FY09)	10
Table 6: Summary of Objectives, Accomplishments & Expenditures (FY08-12)	14
Table 7: Impediments to Fair Housing and Actions Taken (FY09)	25
Table 8: Comparison of Affordable Housing Accomplishments (FY09)	26
Table 9: Summary of Funds Leveraged (FY09)	42
Table 10: NRSA Actions Taken (FY09)	47

Maps

Map1: Neighborhood Revitalization Strategy Area (NRSA)	8
Map 2: Census Tracts & Block Groups	11

Appendix

Appendix A: Proof of Publications & Certificates of Availability	57
Appendix B: IDIS Reports	n/a
Summary of Accomplishments Report (C04PR23)	
Summary of Consolidated Plan Projects for Report Year 2009 (C04PR06)	
Financial Summary Report (PR26)	
Summary of Activities (C04PR03)	
CDBG Performance Measures Report (C04PR83)	
CDBG Strategy Area, CDFI, and Local Target Area (C04PR84)	

EXECUTIVE SUMMARY

As part of the Omaha-Council Bluffs Consortium, the City of Council Bluffs (City) jointly adopted a Five-Year Consolidated Submission for Community Planning and Development Programs (ConPlan) with the City of Omaha in 2008. The Five-Year Omaha/Council Bluffs ConPlan established priorities for Fiscal Years 2008 through 2012 and covers the federal entitlement funding allocated from the U.S. Department of Housing and Urban Development (HUD). The federal entitlement funding sources are the Community Development Block Grant (CDBG) program, the Home Investment Partnership (HOME) program, the American Dream Down-payment Initiative (ADDI) program, the Emergency Shelter Grant (ESG) program, and the Housing Opportunities for Persons with AIDS (HOPWA) program.

The 2009 Consolidated Annual Performance and Evaluation Report (CAPER) is a summary of the City's accomplishments under the Five-Year Omaha/Council Bluffs ConPlan and the City's Fiscal Year 2009 (FY09) Annual Action Plan. The 2009 CAPER consists of narrative statements which explain the progress made in carrying out the activities and achieving the objectives and priorities set forth in the FY09 Annual Action Plan. It also describes the methods used to comply with federal regulations. Appendices with tables and reports supply additional details about the use of federal entitlement funding for the City. All of this information serves to document the significant amount of work contributed by the City and community partners in an effort to carry out the priorities of the Five-Year Omaha/Council Bluffs ConPlan and the FY09 Annual Action Plan.

The CAPER is submitted in accordance with regulations governing ConPlan (24 CFR 91.520) and CAPER requirements as directed by HUD. The purpose is to report on the City's use of the federal entitlement funding allocated from HUD. The City is not an ESG or HOPWA entitlement community. Additionally, the City is not a HOME entitlement community. However, due to the creation of the Omaha-Council Bluffs Consortium, the City of Omaha receives an increase in HOME entitlement funds. Of which a portion of the City of Omaha's HOME funds are designated to the City. The City of Omaha, as the lead agency in the Omaha-Council Bluffs Consortium, is responsible for administering the HOME funds. Therefore, the City's activities carried out with HOME funds are not reported in this report, but in the City of Omaha's CAPERs. The City is a CDBG entitlement. The City's 2009 CAPER reports only on the activities and projects funded with the City's 2009 CDBG funds.

In an effort to prioritize needs and efficiently allocate resources, the City collaborated with citizens, elected officials, public/private agencies, and nonprofit organizations to determine community development needs for FY09. The City's community development objectives acknowledged were all listed as high priorities and were set forth in four general parts in the FY09 Annual Action Plan. The four parts are as follows:

1. Housing Development (Decent Housing and Suitable Living Environment) – The conservation and redevelopment of established neighborhoods and the preservation and expansion of their housing stock.
2. Economic Development (Economic Opportunity) – The revitalization of commercial properties and job creating projects that benefit low and moderate income people.

3. Public Services and Facilities (Suitable Living Environment) – The development of physical and human service projects that benefit low and moderate income people by non-profit organizations.
4. Administration – The efficient operation of the Community Development Program.

In FY09, the City's CDBG entitlement amount was \$1,077,608. In addition to the annual CDBG entitlement, the City had \$752,273 in FY08 CDBG Carryover; \$285,520 in FY09 CDBG-R funds, additional CDBG funds appropriated by the American Recovery and Reinvestment Act of 2009; \$1,184,874 in Neighborhood Stabilization Program (NSP) funds; and anticipated \$3,178,540 in CDBG program income. Actual expenditures during FY09 were \$1,022,158 in CDBG funds, \$90,264 in CDBG-R funds, and \$480,384 in program income.

During FY09, the City provided affordable housing, increased housing education and outreach, expanded homeownership opportunities, and contributed to economic and community revitalization. The City created and/or made available/accessible 42 new decent affordable single family housing units. The City also assisted 30 single-family owner-occupants and 1 renter to remain in their homes by providing loans and grants for housing rehabilitation, emergency housing repairs and barrier removal improvements for special needs households. The City improved the sustainability of a suitable living environment by removing 1 blighted property in an existing neighborhood. Over the past year, the City provided housing counseling to 1,622 tenants, existing homeowners and new homeowners to increase access to housing and stable home ownership. CDBG funds provided shelter for 2,191 homeless women, men and children, of which 165 were victims of domestic violence. For a summary of the City's accomplishments relative to the objectives and priorities set forth in the FY09 Annual Action Plan please refer to the Table 1 on the following page.

Based on the information contained in this report, the City has made continual progress in meeting its overall objectives. The City has undertaken activities in each of the priorities contained in the ConPlan and FY09 Annual Action Plan. The impact of CDBG funded activities is widely felt throughout the community – from providing emergency shelter to our assistance with public infrastructure in neighborhood redevelopment projects.

Table 1: Summary of Objectives and Accomplishments (FY09)

OBJECTIVE: DECENT HOUSING	Expected FY09	Actual FY09	% Completed
Outcome: Availability / Accessibility			
Provide low and moderate income households with new access to single family homeownership opportunities	4	38	950%
Provide low and moderate income households with new access to new or renovated housing developments through infrastructure improvements	53	4	8%
Provide low and moderate income households with special needs modifications to their homes for increased accessibility	3	2	67%
Outcome: Sustainability			
Preserve existing owner-occupied single family housing units with comprehensive rehabilitation	15	18	120%
Provide emergency housing repair to preserve existing owner-occupied single family housing units	12	11	92%
SUBTOTAL	87	73	84%

OBJECTIVE: SUITABLE LIVING ENVIRONMENT	Expected FY09	Actual FY09	% Completed
Outcome: Availability / Accessibility			
Support the homeless and victims of domestic violence with emergency housing	1,675	2,191	131%
Provide housing counseling including homeless prevention, foreclosure prevention and homeownership education	800	1,622	203%
Outcome: Sustainability			
Remove slum and blighted conditions	1	1	100%
SUBTOTAL	2,476	3,814	154%

FY09 TOTAL ACCOMPLISHMENTS	2,563	3,887	152%
-----------------------------------	--------------	--------------	-------------

I. Summary of Resources and Distribution of Funds

In FY09, the identified funds available for furthering the objectives of the City's FY09 Annual Action Plan included \$1,077,608 in CDBG entitlement, \$752,273 in FY08 CDBG Carryover, \$285,520 in FY09 CDBG-R funds, \$1,184,874 in Neighborhood Stabilization Program (NSP) funds and anticipated \$3,178,540 in CDBG program income and other funds. The total anticipated and identified funds for the FY09 budget were \$6,478,815 of which \$2,144,639 were allocated to 2009 projects. The remaining anticipated funds of \$3,718,669 were either CDBG Carry-over, the City's anticipated program income, the City's sub-recipient's anticipated program income, or other funds allocated to previous year's projects that were allowed to continue into the 2009 program year.

Actual expenditures during FY09 were \$1,247,093 in CDBG funds, including \$90,264 in CDBG-R funds, and \$2,194,300 in program income and other funds. \$480,384 was program income received by the City and \$1,713,916 were funds received by the City's sub-recipients for inclusion in this report. Total expenditures in FY09 were \$3,441,393. Table 2, on the following pages, is a summary of the funds available / allocated and funds expended for furthering the objectives of the City's FY09 Annual Action Plan.

Table 2: Summary of Expenditures (FY09)

	Sources of Funds Allocated		Total Funds Allocated	Sources of Funds Expended		Total Funds Expended
	CDBG	Other		CDBG	Other	
OBJECTIVE: DECENT HOUSING						
Outcome: Availability / Accessibility						
Provide low and moderate income households with new access to single family homeownership opportunities	\$256,625.00	\$1,259,042.50	\$1,515,667.50	\$94,632.25	\$478,663.98	\$573,296.23
Provide low and moderate income households with new access to new or renovated housing developments through infrastructure improvements	\$335,520.00	\$625,300.00	\$960,820.00	\$124,628.79	\$174,758.12	\$299,386.91
Provide low and moderate income households with special needs modifications to their homes for increased accessibility	\$21,375.00	\$20,000.00	\$41,375.00	\$11,375.00	\$4,430.00	\$15,805.00
Outcome: Sustainability						
Preserve existing owner-occupied single family housing units with comprehensive rehabilitation	\$356,998.40	\$100,000.00	\$456,998.40	\$201,422.06	\$119,120.52	\$320,542.58
Provide emergency housing repair to preserve existing owner-occupied single family housing units	\$25,000.00	\$0.00	\$25,000.00	\$21,035.14	\$32,762.75	\$53,797.89
SUBTOTAL	\$995,518.40	\$2,004,342.50	\$2,999,860.90	\$453,093.24	\$809,735.37	\$1,262,828.61
	Sources of Funds Allocated		Total Funds Allocated	Sources of Funds Expended		Total Funds Expended
	CDBG	Other		CDBG	Other	
OBJECTIVE: SUITABLE LIVING ENVIRONMENT						
Outcome: Availability / Accessibility						
Support homeless families and victims of domestic violence with emergency housing	\$133,315.00	\$1,240,012.00	\$1,373,327.00	\$53,286.75	\$1,285,012.00	\$1,338,298.75
Provide housing counseling including homeless prevention, foreclosure prevention and homeownership education	\$29,925.00	\$70,090.00	\$100,015.00	\$28,219.02	\$70,090.00	\$98,309.02
Outcome: Sustainability						
Remove slum and blighted conditions	\$481,164.04	\$344,670.28	\$825,834.32	\$186,870.02	\$18,915.00	\$205,785.02
SUBTOTAL	\$644,404.04	\$1,654,772.28	\$2,299,176.32	\$268,375.79	\$1,374,017.00	\$1,642,392.79

	Sources of Funds Allocated		Total Funds Allocated	Sources of Funds Expended		Total Funds Expended
CDBG Admin Costs & Unobligated Funds	CDBG	Other		CDBG	Other	
N/A						
CDBG Administration Costs & Unobligated Funds	\$504,717.00	\$59,553.72	\$564,270.72	\$525,623.55	\$10,547.79	\$536,181.34
SUBTOTAL	\$504,717.00	\$59,553.72	\$564,270.72	\$525,623.55	\$10,547.79	\$536,181.34
TOTALS	\$2,144,639.44	\$3,718,668.50	\$5,863,307.94	\$1,247,092.58	\$2,194,300.16	\$3,441,392.74

Neighborhood Revitalization Strategy Area (NRSA)

Geographically, the Neighborhood Revitalization Strategy Area (NRSA), the City's central portion, has the greatest housing and service problems. The NRSA is a contiguous area of about four square miles located in the central portion of Council Bluffs and contains the city's Central Business District, the Broadway Commercial Corridor, railroad related industrial uses and a variety of single family residential neighborhoods. A map of the NRSA can be found on Map 1 of this document. Based on the 2000 Census figures, 9,902 persons, or 64.4% of the NRSA, are classified as low or moderate income, compared to a city-wide percentage of 54.1%. Residents of the NRSA have the greatest need for assistance and activities in this area are given priority. Some programs are designated only for use within the NRSA. Activities targeted to this area include construction of new single-family, single-family rehabilitation and repair, homeownership assistance, rental housing development, counseling services and homeless initiatives. However, investments in housing will occur throughout all predominantly low and moderate income areas.

In FY09, the City expended \$2,464,740 (\$1,047,345 in CDBG and \$1,417,395 in program income and other funds) in the City's NRSA. Expenditures in the NRSA accounted for 72% of the total funds expended. Of the total expended CDBG funds, 84% of the funds were expended in the NRSA and of the total program income and other funds expended, 65% of the expenditures occurred within the NRSA. Table 3, below, is a comparison of the funds expended in the NRSA. Map 1 is a map of the NRSA and can be found on the following page.

Table 3: Comparison of Funds Expended in NRSA (FY09)

	Sources of Funds Expended		TOTALS
	CDBG	Other	
Funds Expended in NRSA	\$1,047,345	\$1,417,395	\$2,464,740
Funds Expended Outside NRSA	\$199,748	\$776,905	\$976,653
Total Funds Expended	\$1,247,093	\$2,194,300	\$3,441,393
% Funds Expended in NRSA	84%	65%	72%



Census Tracts and Block Groups

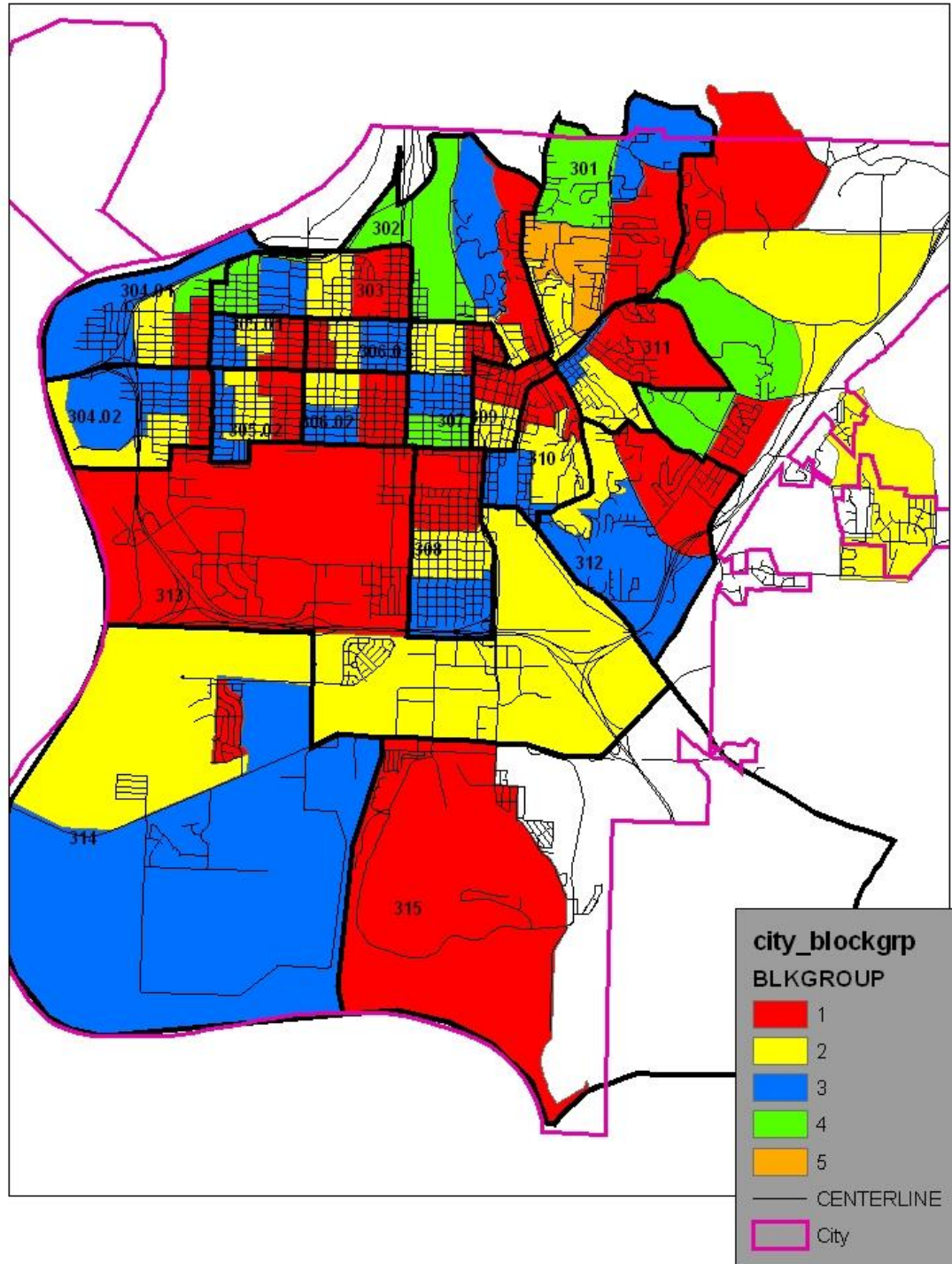
Additionally, the FY09 expenditures have been broken down into further detail by Census Tracts and Block Groups. The highest amount of CDBG funds was expended in Census Tract 309.00, Block Group 2, in the amount of \$525,624. In Census Tract 301.00, Block Group 1, the highest amount of program income and other funds were expended in the amount of \$522,010. Overall the most funds were expended in Census Tract 309.00, Block Group 2 in the amount of \$687,335 and the second most funds were expended in Census Tract 301.00, Block Group 1 in the amount of \$533,745. The residents of Census Tract 309, Block Group 2 are comprised of 72.6% low-moderate income persons and the residents of Census Tract 301, Block Group 1 are comprised of 55.2% low-moderate income persons according to the 2000 US Census. Of the total \$3,441,393 expended in FY09, 85% were expended in areas comprised of 51% or more low-moderate income persons. Also, just fewer than 82% of the program income and other funds were expended in areas comprised of 51% or more low-moderate income persons. Of the total CDBG funds expended in FY09, 89% were expended in areas comprised of 51% or more low-moderate income persons. Table 4, below, is a comparison of the funds expended in areas comprised of 51% or more low-moderate income persons. Table 5, on the following page, is a comparison of the funds expended in FY09 by Census Tracts and Block Groups. Map 2 is a map of the City of Council Bluffs Census Tracts and Block Groups can also be found on the following pages.

**Table 4: Comparison of Funds Expended
in Low-Moderate Income (LMI) Areas (FY09)**

	Sources of Funds Expended		TOTALS
	CDBG	Other	
Non-LMI Area Expenditures	\$132,780	\$399,702	\$532,482
% Expended in non-LMI Area	11%	18%	15%
LMI Area Expenditures	\$1,114,312	\$1,794,598	\$2,908,910
% Expended in LMI Area	89%	82%	85%
TOTAL Expenditures	\$1,247,093	\$2,194,300	\$3,441,393

**Table 5: Comparison of Funds Expended
by Census Tracts & Block Groups (FY09)**

Census Tract	Block Group	% LMI Persons	CDBG Funds Expended	Other Funds Expended	TOTALS
301.00	1	55.2%	\$11,734.61	\$522,010.00	\$533,744.61
301.00	2	54.5%	\$7,526.00	\$0.00	\$7,526.00
301.00	5	48.3%	\$153.40	\$0.00	\$153.40
302.00	1	42.5%	\$2,250.00	\$250.00	\$2,500.00
302.00	2	57.6%	\$1,756.75	\$0.00	\$1,756.75
302.00	4	75.8%	\$38,475.00	\$467,980.00	\$506,455.00
303.00	1	42.7%	\$13,995.14	\$395,022.00	\$409,017.14
303.00	2	45.4%	\$12,000.00	\$0.00	\$12,000.00
303.00	4	38.7%	\$35,431.00	\$0.00	\$35,431.00
304.01	1	46.3%	\$5,000.00	\$1,200.00	\$6,200.00
304.02	3	46.9%	\$25,989.00	\$0.00	\$25,989.00
305.01	2	55.1%	\$34,166.86	\$16,715.00	\$50,881.86
305.02	3	43.1%	\$65.00	\$0.00	\$65.00
306.01	1	76.2%	\$1,669.20	\$0.00	\$1,669.20
306.01	3	64.3%	\$45,403.98	\$20,163.98	\$65,567.96
306.02	1	60.7%	\$180.00	\$0.00	\$180.00
306.02	2	60.7%	\$1,482.00	\$165.00	\$1,647.00
307.00	2	72.3%	\$900.00	\$85.00	\$985.00
307.00	3	73.1%	\$156,562.10	\$2,200.00	\$158,762.10
307.00	4	64.9%	\$1,665.00	\$185.00	\$1,850.00
308.00	1	56.2%	\$23,743.91	\$128,500.32	\$152,244.23
308.00	2	59.9%	\$15,407.00	\$0.00	\$15,407.00
308.00	3	51.6%	\$14,374.00	\$0.00	\$14,374.00
309.00	1	78.1%	\$58,439.02	\$70,090.00	\$128,529.02
309.00	2	72.6%	\$525,623.55	\$161,711.06	\$687,334.61
310.00	3	57.3%	\$34,679.33	\$46,292.80	\$80,972.13
311.00	1	37.3%	\$13,074.41	\$0.00	\$13,074.41
312.00	3	44.1%	\$7,535.50	\$0.00	\$7,535.50
313.00	1	69.1%	\$140,433.82	\$125,000.00	\$265,433.82
314.00	3	38.6%	\$5,000.00	\$3,230.00	\$8,230.00
315.00	1	52.2%	\$0.00	\$120,000.00	\$120,000.00
315.00	2	62.5%	\$90.00	\$113,500.00	\$113,590.00
317.00	1	37.8%	\$12,287.00	\$0.00	\$12,287.00
TOTALS			\$1,247,092.58	\$2,194,300.16	\$3,441,392.74



II. General CAPER Narratives

A. Assessment of the Five Year Goals and Objectives

FY09 marks the first year of the Five-Year Omaha/Council Bluffs ConPlan. The ConPlan and the FY09 Annual Action Plan, includes specific objectives and priorities regarding Suitable Living Environments, Decent Housing, and Economic Development activities to be achieved during the five-year period. These objectives and priorities, designed to assist persons of low- and moderate-income, are carried out on a yearly basis through the five Annual Action Plans, Fiscal Year 2008 through 2012 (FY08-12).

In an effort to prioritize needs and efficiently allocate resources, the City collaborated with citizens, elected officials, public/private agencies, and nonprofit organizations to determine community development needs for FY08-12. The City's community development objectives acknowledged were all listed as high priorities and were set forth in four general parts in the FY08-12 Annual Action Plans. The four parts are as follows:

1. Housing Development (Decent Housing and Suitable Living Environment) – The conservation and redevelopment of established neighborhoods and the preservation and expansion of their housing stock.
2. Economic Development (Economic Opportunity) – The revitalization of commercial properties and job creating projects that benefit low and moderate income people.
3. Public Services and Facilities (Suitable Living Environment) – The development of physical and human service projects that benefit low and moderate income people by non-profit organizations.
4. Administration – The efficient operation of the Community Development Program.

During FY08-12, the City provided affordable housing, increased housing education and outreach, expanded homeownership opportunities, and contributed to economic and community revitalization. The City created and/or made available/accessible 84 new decent affordable single family housing units. The City also assisted 60 single-family owner-occupants and 1 renter remain in their homes by providing loans and grants for housing rehabilitation, emergency housing repairs and barrier removal improvements for special needs households. The City improved the sustainability of a suitable living environment by removing 2 blighted properties in an existing neighborhood. Additionally, the City improved the sustainability of an economic development activity by preserving an existing historic structure in the downtown area. Over the past 2 years, the City provided housing counseling to 2,576 tenants, existing homeowners and new homeowners to increase access to housing and stable home ownership. CDBG funds provided shelter for 2,756 homeless women, men and children, of which 309 were victims of domestic violence. For a summary of the City's accomplishments relative to the objectives and priorities set forth in the FY09 Annual Action Plan please refer to Table 1 on the following page.

The City is pleased to report solid performance across all priority areas and specific objectives. So far the City has completed **146%** of its goal. It is the City's goal to complete no less than 75% of the objectives and priorities set forth in FY08-12. During the first two years of FY08-12, the City expected to assist **3,803** units/households/persons. During the first two years, the City

actually assisted **5,624** units/households/persons. Of the 18 projects/programs charged with carrying out the objectives and priorities throughout FY08-12, nine completed 75% or greater of their goals. All nine completed 100% or greater than 100% of their goals.

The remaining 9 projects/programs charged with carrying out the objectives and priorities throughout FY08-12 completed less than the City's 75% goal. However, five of these projects/programs are still underway and will not be completed until 2010 or later. At which time these projects/programs will have accomplished 100% of their goals. Those projects/programs are the 23rd Ave. /S. 18th Street Neighborhood Development Program, the South Main Project, the Katelman Neighborhood Project, and the Mid-City Railroad Corridor Project. Explanations why the remaining projects/programs did not make progress towards meeting their goals are as follows.

During the last two years, the League of Human Dignity committed to assisting 7 households through their barrier removal program. Only 3 households were assisted. It is expected that the reason this goal was not met can be attributed to turnover in staff. It is anticipated that this program will meet its goal in the following year. The priority to improve the sustainability of suitable living environments by removing slum and blighted conditions in existing neighborhoods completed 50% of their first year's goal. Only one unit out of the 2 units expected was completed. Reasons this goal was not met can be attributed to an increase in the complexity of issues and challenges associated with acquiring and removing blighted properties. The issues and challenges include environmental remediation, relocation, lack of funds, and title problems. In FY09 this program was not funded. Heartland Homes was first funded in FY09. This is a brand new program that planned to provide permanent supportive housing for homeless persons. They anticipated assisting 50 persons in 2009. Only 26 persons were assisted. Reasons this goal was not met can be attributed to uncertainty of the length of stay of the clients. Many stayed longer than anticipated, therefore fewer persons were assisted. It is anticipated that this program will meet and/or exceed its goal in the following year(s). Lastly, the 28th Street and Avenue A Project was actually completed in 2007, but some funds are still being floated funded to carry out the continued environmental reporting and monitoring of the site. The following Table 6 shows in detail, the City's progress from FY08-12 in addressing the specific priorities set by the community.

Table 6: Summary of Objectives, Accomplishments, and Expenditures (FY08 - 12)

Specific Obj. #	Outcome/Objective Specific Objectives	Year	Sources of Funds Allocated		Sources of Funds Expended		Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
			CDBG	Other	CDBG	Other					
DH-1	Availability/Accessibility of Decent Housing										
DH-1.1	Habitat for Humanity - Single family housing units will be constructed to provide new access to homeowner-ship for the purpose of creating decent affordable housing in Council Bluffs.	2008	\$129,873.50	\$1,038,715.00	\$65,192.69	\$200,000.00	\$ Number of units occupied by low – very low income households \$ Number of units made accessible	2008	2	2	100%
		2009	\$42,500.00	\$994,800.00	\$63,469.16	\$333,500.00		2009	2	3	150%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
		TOTALS	\$172,373.50	\$2,033,515.00	\$128,661.85	\$533,500.00	MULTI-YEAR GOAL	TOTALS	4	5	125%
DH-1.2	CHIC – Low-Mod Housing - Single family housing units will be constructed to provide new access to homeownership for the purpose of creating decent affordable housing in Council Bluffs.	2008	\$103,167.91	\$170,875.00	\$78,748.71	\$57,562.58	\$ Number of units created and made accessible to low and moderate income households	2008	2	2	100%
		2009	\$64,125.00	\$214,125.00	\$20,635.98	\$20,163.98		2009	2	6	300%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
		TOTALS	\$167,292.91	\$385,000.00	\$99,384.69	\$77,726.56	MULTI-YEAR GOAL	TOTALS	4	8	200%
DH-1.3	Neighborhood Dev. Program - Single family housing units will be constructed in the 23rd Ave/S. 18th St. Area to provide new access to homeownership for the purpose of creating decent affordable housing in Council Bluffs.	2008	\$8,806.98	\$300,012.50	\$0.00	\$173,994.06	\$ Number of units occupied by low and moderate low income households \$ Number of units made accessible	2008	82	17	21%
		2009	\$150,000.00	\$50,117.50	\$10,527.11	\$125,000.00		2009	0	29	56%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
		TOTALS	\$158,806.98	\$350,130.00	\$10,527.11	\$298,994.06	MULTI-YEAR GOAL	TOTALS	82	46	56%

Specific Obj. #	Outcome/Objective Specific Objectives	Year	Sources of Funds Allocated		Sources of Funds Expended		Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-1.4	Neighborhood Dev. Program - Public facility improvements will be constructed on 28th Ave with CDBG-R funds to provide for new housing development for the purpose of creating decent affordable housing in Council Bluffs.	2008	\$0.00	\$0.00	\$0.00	\$0.00	\$ Number of units occupied by low and moderate low income households \$ Number of units made accessible	2008	0	0	0%
		2009	\$285,520.00	\$0.00	\$90,264.46	\$0.00		2009	7	0	0%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
		TOTALS	\$285,520.00	\$0.00	\$90,264.46	\$0.00	MULTI-YEAR GOAL	TOTALS	7	0	0%
DH-1.5	South Main Project - Public facility improvements will be constructed to provide new or renovated housing development for the purpose of creating decent affordable housing in Council Bluffs.	2008	\$0.00	\$0.00	\$0.00	\$0.00	\$ Number of units occupied by low and moderate low income households \$ Number of units made accessible	2008	0	0	0%
		2009	\$50,000.00	\$297,000.00	\$34,364.33	\$46,257.80		2009	36	0	0%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
		TOTALS	\$50,000.00	\$297,000.00	\$34,364.33	\$46,257.80	MULTI-YEAR GOAL	TOTALS	36	0	0%
DH-1.6	Katelman Neighborhood - Public facility improvements will be constructed to provide new or renovated housing development for the purpose of creating decent affordable housing in Council Bluffs.	2008	\$0.00	\$400,000.00	\$0.00	\$294,389.45	\$ Number of units occupied by low and moderate low income households \$ Number of units made accessible	2008	25	21	84%
		2009	\$0.00	\$328,300.00	\$0.00	\$128,500.32		2009	10	4	40%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
		TOTALS	\$0.00	\$728,300.00	\$0.00	\$422,889.77	MULTI-YEAR GOAL	TOTALS	35	25	71%

Specific Obj. #	Outcome/Objective Specific Objectives	Year	Sources of Funds Allocated		Sources of Funds Expended		Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-1.7	Barrier Removal Program – Provided assistance to low and moderate income households with special needs to modify their home for increased accessibility.	2008	\$21,375.00	\$4,000.00	\$6,375.00	\$4,510.28	\$ Number of units occupied by low – moderate income households \$ Number of units made accessible	2008	4	1	25%
		2009	\$21,375.00	\$20,000.00	\$11,375.00	\$4,430.00		2009	3	2	67%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
		TOTALS		\$42,750.00	\$24,000.00	\$17,750.00		\$8,940.28	MULTI-YEAR GOAL	TOTALS	7
2009 SUBTOTAL		\$613,520.00	\$1,904,342.50	\$230,636.04	\$657,852.10			60	44	73%	
FIVE YEAR SUBTOTAL		\$876,743.39	\$3,817,945.00	\$380,952.44	\$1,388,308.47			175	87	50%	
DH-2	Affordability of Decent Housing										
DH-2.1		2008	n/a	n/a	n/a	n/a		2008	n/a	n/a	n/a
		2009	n/a	n/a	n/a	n/a		2009	n/a	n/a	n/a
		2010	n/a	n/a	n/a	n/a		2010	n/a	n/a	n/a
		2011	n/a	n/a	n/a	n/a		2011	n/a	n/a	n/a
		2012	n/a	n/a	n/a	n/a		2012	n/a	n/a	n/a
		TOTALS		n/a	n/a	n/a		n/a	MULTI-YEAR GOAL	TOTALS	n/a
SUBTOTAL		n/a	n/a	n/a	n/a			n/a	n/a	n/a	

Specific Obj. #	Outcome/Objective Specific Objectives	Year	Sources of Funds Allocated		Sources of Funds Expended		Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-3	Sustainability of Decent Housing										
DH-3.1	Single Family Housing Rehabilitation Program – Housing units will be sustained as affordable housing through comprehensive rehabilitation for the purpose of providing decent affordable hsg.	2008	\$334,609.55	\$145,000.00	\$188,088.99	\$137,464.89	\$ Number of units occupied by low – moderate income households \$ Number of units sustained affordable	2008	15	14	93%
		2009	\$356,998.40	\$100,000.00	\$201,422.06	\$119,120.52		2009	15	18	120%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
	TOTALS		\$691,607.95	\$245,000.00	\$389,511.05	\$256,585.41	MULTI-YEAR GOAL	TOTALS	30	32	107%
DH-3.2	Emergency Housing Repair Program – Households have sustained affordable housing by emergency repair for the purpose of providing decent affordable housing.	2008	\$30,000.00	\$0.00	\$29,761.00	\$3,235.00	\$ Number of units occupied by low – moderate income households \$ Number of units sustained affordable	2008	12	15	125%
		2009	\$25,000.00	\$0.00	\$21,035.14	\$32,762.75		2009	12	11	92%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
	TOTALS		\$55,000.00	\$0.00	\$50,796.14	\$35,997.75	MULTI-YEAR GOAL	TOTALS	24	26	108%
2009 SUBTOTAL			\$381,998.40	\$100,000.00	\$222,457.20	\$151,883.27			27	29	107%
FIVE YEAR SUBTOTAL			\$746,607.95	\$245,000.00	\$440,307.19	\$292,583.16			54	58	107%
SL-1	Availability/Accessibility of Suitable Living Environment										
SL-1.1	MICAH House – Through providing operational funds, homeless families will have emergency housing made available to them.	2008	\$38,475.00	\$347,982.00	\$38,475.00	\$347,982.00	\$ Number of homeless persons assisted	2008	275	565	205%
		2009	\$38,475.00	\$367,980.00	\$38,475.00	\$367,980.00		2009	750	911	121%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
	TOTALS		\$76,950.00	\$715,962.00	\$76,950.00	\$715,962.00	MULTI-YEAR GOAL	TOTALS	1,025	1,476	144%

Specific Obj. #	Outcome/Objective Specific Objectives	Year	Sources of Funds Allocated		Sources of Funds Expended		Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-1.2	Catholic Charities – Phoenix House – Through providing operational funds, homeless families / victims of domestic violence will have emergency housing made available to them.	2008	\$8,550.00	\$529,042.00	\$8,093.39	\$529,042.00	§ Number of homeless persons assisted	2008	150	144	96%
		2009	\$8,550.00	\$522,010.00	\$9,006.61	\$522,010.00		2009	125	182	146%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
		TOTALS	\$17,100.00	\$1,051,052.00	\$17,100.00	\$1,051,052.00	MULTI-YEAR GOAL	TOTALS	275	326	119%
SL-1.3	Family Housing Advisory Services – Through providing housing counseling services, households will have access to homeownership and homeless prevention counseling and services.	2008	\$29,925.00	\$72,196.00	\$29,925.00	\$66,840.00	§ Number of persons assisted	2008	650	954	147%
		2009	\$29,925.00	\$70,090.00	\$28,219.02	\$70,090.00		2009	800	1,622	203%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
		TOTALS	\$59,850.00	\$142,286.00	\$58,144.02	\$136,930.00	MULTI-YEAR GOAL	TOTALS	1,450	2,576	178%
SL-1.4	Pottawattamie County Homeless Link - Through providing case management and supportive services the homeless and near homeless will have access to housing and homeless prevention services.	2008	\$15,000.00	\$45,000.00	\$0.00	\$0.00	§ Number of persons assisted	2008	75	0	0%
		2009	\$73,790.00	\$251,470.00	\$0.00	\$296,470.00		2009	750	1,072	143%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
		TOTALS	\$88,790.00	\$296,470.00	\$0.00	\$296,470.00	MULTI-YEAR GOAL	TOTALS	825	1,072	130%
SL-1.5	Heartland Homes – Through providing operational funds, homeless individuals and families will have permanent supportive housing made available to them.	2008	\$0.00	\$0.00	\$0.00	\$0.00	§ Number of persons assisted	2008	0	0	0%
		2009	\$12,500.00	\$98,552.00	\$5,805.14	\$98,552.00		2009	50	26	52%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
		TOTALS	\$12,500.00	\$98,552.00	\$5,805.14	\$98,552.00	MULTI-YEAR GOAL	TOTALS	50	26	52%
2009 SUBTOTAL			\$163,240.00	\$1,310,102.00	\$81,505.77	\$1,355,102.00			2,475	3,813	154%
FIVE YEAR SUBTOTAL			\$255,190.00	\$2,304,322.00	\$157,999.16	\$2,298,966.00			3,625	5,476	151%

Specific Obj. #	Outcome/Objective Specific Objectives	Year	Sources of Funds Allocated		Sources of Funds Expended		Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-2	Affordability of Suitable Living Environment										
SL-2.1		2008	n/a	n/a	n/a	n/a		2008	n/a	n/a	n/a
		2009	n/a	n/a	n/a	n/a		2009	n/a	n/a	n/a
		2010	n/a	n/a	n/a	n/a		2010	n/a	n/a	n/a
		2011	n/a	n/a	n/a	n/a		2011	n/a	n/a	n/a
		2012	n/a	n/a	n/a	n/a		2012	n/a	n/a	n/a
	TOTALS		n/a	n/a	n/a	n/a	MULTI-YEAR GOAL	TOTALS	n/a	n/a	n/a
	SUBTOTAL		n/a	n/a	n/a	n/a			n/a	n/a	n/a
SL-3	Sustainability of Suitable Living Environment										
SL-3.1	CHIC – Blighted – Slum and Blight Removal Program – Improve the sustainability of suitable living environment by removing slum and blighted conditions in existing neighborhoods.	2008	\$32,062.50	\$170,875.00	\$17,734.58	\$17,523.08	§ Number of blighted properties acquired and removed	2008	2	1	50%
		2009	\$0.00	\$0.00	\$0.00	\$0.00		2009	0	0	0%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
	TOTALS		\$32,062.50	\$170,875.00	\$17,734.58	\$17,523.08	MULTI-YEAR GOAL	TOTALS	2	1	50%
SL-3.2	Mid-City Railroad Corridor Project - Improve the sustainability of suitable living environment by removing slum and blighted conditions in the Mid-City Corridor Area.	2008	\$106,665.69	\$128,215.11	\$66,242.51	\$129,618.95	§ Number of blighted businesses/prop erties removed	2008	1	0	0%
		2009	\$410,329.04	\$344,670.28	\$152,703.16	\$2,200.00		2009	1	1	100%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
	TOTALS		\$516,994.73	\$472,885.39	\$218,945.67	\$131,818.95	MULTI-YEAR GOAL	TOTALS	2	1	50%

Specific Obj. #	Outcome/Objective Specific Objectives	Year	Sources of Funds Allocated		Sources of Funds Expended		Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-3.3	28th & Avenue A Project - Improve the sustainability of suitable living environment by removing slum and blighted conditions in the 28th Street & Avenue A Neighborhood.	2008	\$0.00	\$63,845.00	\$0.00	\$63,625.00	\$ Number of blighted businesses/properties removed	2008	0	0	0%
		2009	\$70,835.00	\$0.00	\$34,166.86	\$16,715.00		2009	0	0	0%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
		TOTALS	\$70,835.00	\$63,845.00	\$34,166.86	\$80,340.00	MULTI-YEAR GOAL	TOTALS	0	0	0%
2009 SUBTOTAL			\$481,164.04	\$344,670.28	\$186,870.02	\$18,915.00		1	1	100%	
FIVE YEAR SUBTOTAL			\$619,892.23	\$707,605.39	\$270,847.11	\$229,682.03		4	2	50%	
EO-1	Availability/Accessibility of Economic Opportunity										
EO-1.1		2008	n/a	n/a	n/a	n/a		2008	n/a	n/a	n/a
		2009	n/a	n/a	n/a	n/a		2009	n/a	n/a	n/a
		2010	n/a	n/a	n/a	n/a		2010	n/a	n/a	n/a
		2011	n/a	n/a	n/a	n/a		2011	n/a	n/a	n/a
		2012	n/a	n/a	n/a	n/a		2012	n/a	n/a	n/a
		TOTALS	n/a	n/a	n/a	n/a	MULTI-YEAR GOAL	TOTALS	n/a	n/a	n/a
SUBTOTAL			n/a	n/a	n/a	n/a		n/a	n/a	n/a	
EO-2	Affordability of Economic Opportunity										
EO-2.1		2008	n/a	n/a	n/a	n/a		2008	n/a	n/a	n/a
		2009	n/a	n/a	n/a	n/a		2009	n/a	n/a	n/a
		2010	n/a	n/a	n/a	n/a		2010	n/a	n/a	n/a
		2011	n/a	n/a	n/a	n/a		2011	n/a	n/a	n/a
		2012	n/a	n/a	n/a	n/a		2012	n/a	n/a	n/a
		TOTALS	n/a	n/a	n/a	n/a	MULTI-YEAR GOAL	TOTALS	n/a	n/a	n/a
SUBTOTAL			n/a	n/a	n/a	n/a		n/a	n/a	n/a	

Specific Obj. #	Outcome/Objective Specific Objectives	Year	Sources of Funds Allocated		Sources of Funds Expended		Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
EO-3	Sustainability of Economic Opportunity										
EO-3.1	Section 108 Loan Guarantee Program - through the activity of acquisition and redevelopment of a historic structure at 117 Pearl Street, the NonPareil Bldg., one commercial structure will be sustained by creating an economic development opportunity.	2008	\$0.00	\$0.00	\$0.00	\$0.00	\$ Number of commerical structures rehabilitated	2008	1	1	100%
		2009	\$0.00	\$0.00	\$0.00	\$0.00		2009	0	0	0%
		2010	\$0.00	\$0.00	\$0.00	\$0.00		2010	0	0	0%
		2011	\$0.00	\$0.00	\$0.00	\$0.00		2011	0	0	0%
		2012	\$0.00	\$0.00	\$0.00	\$0.00		2012	0	0	0%
	TOTALS		\$0.00	\$0.00	\$0.00	\$0.00	MULTI-YEAR GOAL	TOTALS	1	1	100%
	SUBTOTAL		\$0.00	\$0.00	\$0.00	\$0.00			1	1	100%

CDBG Administration Costs and Unobligated Funds						
CDBG Program Administration	2008	\$325,000.00	\$0.00	\$324,103.97	\$4,475.00	
	2009	\$335,000.00	\$0.00	\$365,554.46	\$5,747.79	
	2010	\$0.00	\$0.00	\$0.00	\$0.00	
	2011	\$0.00	\$0.00	\$0.00	\$0.00	
	2012	\$0.00	\$0.00	\$0.00	\$0.00	
	TOTALS	\$660,000.00	\$0.00	\$689,658.43	\$10,222.79	
Housing Rehabilitation Administration	2008	\$140,000.00	\$0.00	\$147,130.02	\$0.00	
	2009	\$155,124.00	\$0.00	\$160,069.09	\$0.00	
	2010	\$0.00	\$0.00	\$0.00	\$0.00	
	2011	\$0.00	\$0.00	\$0.00	\$0.00	
	2012	\$0.00	\$0.00	\$0.00	\$0.00	
	TOTALS	\$295,124.00	\$0.00	\$307,199.11	\$0.00	

Specific Obj. #	Outcome/Objective Specific Objectives	Year	Sources of Funds Allocated		Sources of Funds Expended		Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
	Housing Study	2008	\$66,373.27	\$66,373.27	\$0.00	\$6,000.00					
		2009	\$0.00	\$59,553.72	\$0.00	\$4,800.00					
		2010	\$0.00	\$0.00	\$0.00	\$0.00					
		2011	\$0.00	\$0.00	\$0.00	\$0.00					
		2012	\$0.00	\$0.00	\$0.00	\$0.00					
	TOTALS		\$66,373.27	\$125,926.99	\$0.00	\$10,800.00					
	Unobligated Funds	2008	\$110,000.00	\$45,000.00	\$0.00	\$0.00					
		2009	\$14,593.00	\$0.00	\$0.00	\$0.00					
		2010	\$0.00	\$0.00	\$0.00	\$0.00					
		2011	\$0.00	\$0.00	\$0.00	\$0.00					
		2012	\$0.00	\$0.00	\$0.00	\$0.00					
	TOTALS		\$124,593.00	\$45,000.00	\$0.00	\$0.00					
2009 SUBTOTAL			\$504,717.00	\$59,553.72	\$525,623.55	\$10,547.79					
FIVE YEAR SUBTOTAL			\$1,146,090.27	\$170,926.99	\$996,857.54	\$21,022.79					
2009 TOTALS			\$2,144,639.44	\$3,718,668.50	\$1,247,092.58	\$2,194,300.16		2563	3887	152%	
FIVE YEAR TOTALS			\$3,644,523.84	\$7,245,799.38	\$2,246,963.44	\$4,230,562.45		3,859	5,624	146%	

B. Affirmatively Furthering Fair Housing (FY09)

Actions Taken to Affirmatively Further Fair Housing

The City works closely with the Fair Housing Center of Nebraska, which covers Western Iowa, to address impediments to fair housing. Fair housing services include community education to housing providers, housing-related service providers, renters and prospective home buyers; processing and investigating individual complaints of unlawful housing discrimination; and the exploration of alternative courses of action for the complainant. During the B-09 reporting period the Fair Housing Center of Nebraska reported, eight presentations were made to housing-related service providers, case managers for the elderly, realtors, government employees, and prospective home buyers. A total of 467 persons attended these presentations. Additional outreach was done through the distribution of fair housing brochures at various human services and other agencies.

During 2009, the Fair Housing Center provided services to 225 new individuals / 91 households in Council Bluffs with housing issues and concerns. An additional 61 Iowa persons / 29 households living outside of Council Bluffs also received services, for a total of 286 individual / 120 households served in Iowa as a whole.

Of the 120 households served in 2009, 32 were investigated for potential housing discrimination issues, nearly double the 17 fair housing cases begun and investigated in 2008. A total of 12 cases were filed with government agencies, including HUD. Eight cases resulting in complaints filed with the Iowa Civil Rights Commission (ICRC) and two additional cases were filed with HUD. In addition, two complaints were filed with the Sioux City Civil Rights Commission. Of the total cases filed, three complaints were from Council Bluffs. In one case, the family retained their housing. In a second, the case conciliated for \$1,620 in damages to the client. The third case is still pending with the FHAP agency.

In addition, 3 other fair housing charges from 2008 were completed in 2009. Two resulted in reasonable accommodations being granted and the third was mediated with the assistance of the Fair Housing Center. Thus, the total number of cases under investigation in 2009 was 123 cases, with 34 of those being fair housing cases.

The Fair Housing staff devoted over **1,500 hours** in 2009 to provide fair housing enforcement and education services in Council Bluffs. This total includes direct client hours to at least 103 Council Bluffs clients, fair housing assessment and investigative time, presentations, and meetings. Since follow-up hours with clients are not always tracked by city or state, this represents a minimum number of hours of Council Bluffs time. This time is equivalent to **.72 staff** assigned to fair housing work in Council Bluffs.

Summary of Impediments to Fair Housing Choice

In 1996, the City conducted an analysis of impediments to fair housing. This analysis was part of a continuing effort towards furthering fair housing and was conducted in accordance with the U. S. Department of Housing & Urban Development (HUD) guidelines. The assessment involved the use of statistical data, citizen and staff comments and interviews. The major impediments to fair housing choice that were identified for Council Bluffs are as follows:

1. Inadequate supply and access to affordable housing, including:
 - rental housing for very-low and low income households;
 - accessible rental housing for very-low and low income persons with disabilities; and
 - housing for low income home buyers;
2. Poor, substandard conditions of some housing units rented by very low and low income households;
3. Unfair housing practices; and
4. Relatively low home ownership rates for Blacks regardless of income.

In 2009, the City of Council Bluffs obtained Statements of Qualifications from firms that were interested, experienced and knowledgeable in preparing housing studies to assess the current and future housing condition of the City. The City desires to engage a consultant to undertake a study to assess the housing needs and conditions from a structural and affordability perspective as well as provide strategy recommendations to address identified current and future housing issues. The purpose of the study is to increase understanding of the area's housing climate, develop strategies to create improvement in failing areas, identify future needs of the community and prepare an Analysis of Impediments to the Fair Housing Act document in accordance with the U.S. Department of Housing and Urban Development (HUD) Guidelines. The scope of work included the following:

1. Identify current social, economic and housing conditions in the community;
2. Identify current and future housing needs in the community including structural conditions, affordability and availability; and document and assess the effectiveness of the community's current and past activities aimed at addressing housing needs;
3. Identify gaps and recommend strategies to address housing affordability needs including organizational and financial capacity, feasibility of establishing a trust fund or other partnerships;
4. Prepare an Analysis of Impediments to the Fair Housing Act in accordance with HUD Guidelines; and
5. Assist in the incorporation of energy consumption, green technologies and design into the City's affordable housing activities.

Actions Taken to Overcome Effects of Impediments

Table 7: Impediments to Fair Housing and Actions Taken (FY09)

Impediments	Actions Taken
Inadequate supply and access to affordable rental housing for very-low and low income households	<ul style="list-style-type: none"> • The Council Bluffs Municipal Housing Agency (MHA) owns and operates 295 units of low income elderly housing and administers 665 Section 8 certificates and vouchers. • In 2009, the City provided CDBG funds to Heartland Homes for the operation of a permanent supportive housing facility.
Inadequate supply and access to affordable accessible rental housing for very-low and low income persons with disabilities	<ul style="list-style-type: none"> • In 2009, the City entered into an agreement with The Rose of Council Bluffs to construct 76 affordable assisted living units for the elderly. The project is contingent upon the receipt of Low Income Housing Tax Credits and State of Iowa HOME funds. The project is being marketed towards the elderly, however disabled persons needing assisted living may reside in the facility as well. • In 2009, the City provided CDBG funds to Heartland Homes for the operation of a permanent supportive housing facility. Persons with disabilities may reside at this facility also.
Inadequate supply and access to affordable housing for low income home buyers	<ul style="list-style-type: none"> • In 2009, the City utilized HOME funds to assist Community Housing Investment Corporation (CHIC) with their down-payment assistance program on newly constructed single family residential homes. • New in 2009, the City utilized NSP funds to assist Habitat for Humanity of Council Bluffs acquire, demolish and build a new home or acquire and rehabilitate existing homes for sale to low and very low income households.
Poor, substandard conditions of some housing units rented by very low and low income households	<ul style="list-style-type: none"> • The City continues to undertake housing code enforcement activities. These activities have not been funded with CDBG resources. The City's Development Services Coordinator attends Code Enforcement meetings held every other week.
Unfair housing practices	<ul style="list-style-type: none"> • The City works closely with the Fair Housing Center of Nebraska, which covers Western Iowa, to address impediments to fair housing. Their actions are described above.
Relatively low home ownership rates for Blacks regardless of income	<ul style="list-style-type: none"> • According to the 2000 US Census, the City of Council Bluffs population consists of 94.75% whites and 5.25% minorities. Total minority populations as percent of total population by census tract would indicate that no significant minority concentrations exist. Also according to the 2000 US Census only 1% of the City's population consists of Blacks. Of the 42 new homeownership opportunities created in 2009, 4 or 10% were minority households. Those households comprised one Asian household and three Hispanic households. The 2000 US Census indicates that the City of Council Bluffs' population consists of 4% Hispanic and less than half a percent Asians. The Hispanic population is the fastest growing minority group in Council Bluffs.

C. Affordable Housing (FY09)

During FY09, the City anticipated to make available/accessible or sustainable 87 housing units. The City met 84% of this goal by making 73 housing units available/ accessible or sustainable in FY09. Of the 73 housing units assisted, all but one was an owner-occupied unit. Additionally, 44 or 60% were occupied by LMI households. Specifically, 10 very-low income households, 16 low-income households and 18 moderate-income households were assisted.

Table 8: Comparison of Affordable Housing Accomplishments (FY09)

OBJECTIVE: DECENT HOUSING	Expected FY09	Actual FY09	Renter Units	Owner Units	Very Low Income	Low Income	Moderate Income
Outcome: Availability / Accessibility							
Provide low and moderate income households with new access to single family homeownership opportunities	4	38	0	38	0	3	7
Provide low and moderate income households with new access to new or renovated housing developments through infrastructure improvements	53	4	0	4	0	0	3
Provide low and moderate income households with special needs modifications to their homes for increased accessibility	3	2	1	1	2	0	0
Outcome: Sustainability							
Preserve existing owner-occupied single family housing units with comprehensive rehabilitation	15	18	0	18	3	7	8
Provide emergency housing repair to preserve existing owner-occupied single family housing units	12	11	0	11	5	6	0
FY09 TOTAL ACCOMPLISHMENTS	87	73	1	72	10	16	18

Households Served Meeting the Section 215 Requirements of Affordable Housing

Affordable housing units meeting the Section 8 Housing Quality Standards are by definition units that meet the Section 215 requirement of the National Affordable Housing Act. All of the units completed in FY09 met the Section 215 requirements for renter and owner households.

Efforts to Address Worst Case Needs

Efforts to address worst case needs included distributing the City's housing rehabilitation program brochures to local agencies, including the Council Bluffs Senior Center and the Council Bluffs Public Library. Additionally, several LMI neighborhoods were targeted and program brochures were mailed to each home.

In FY09, the City provided CDBG funds to Heartland Homes assist with operational costs of their 16 unit permanent supportive housing facility. The two story facility will consist of 7-three bedroom units, 7-two bedroom units and 2-one bedroom units. Rents for the units will range from \$430 to \$679. The facility is for low income households, particularly homeless households.

During FY09, the City offered housing repair and rehabilitation programs that helped maintain the homes of the several elderly and disabled persons. Out of 18 rehabilitation projects completed in 2009, 4 were occupied by elderly persons. Out of the 11 emergency repair projects completed in 2009, 7 were occupied by elderly persons. Additionally, the Barrier Removal Program through the League of Human Dignity and funded by the City's CDBG program provided assistance to 2 disabled persons.

Efforts to Address Accessibility Needs of Persons with Disabilities

The Barrier Removal Program through the League of Human Dignity and funded by the City's CDBG program provided assistance to 2 disabled persons. In 2008, the City entered into an agreement with Cardinal Capital to construct 64 multi-family living units at Franklin Avenue and Bennett Avenue. The project is contingent upon the receipt of Low Income Housing Tax Credits and State of Iowa HOME funds. The project is being marketed towards persons that are deaf or hard of hearing. Construction is anticipated to begin in 2010.

Then in 2009, the City entered into an agreement with The Rose of Council Bluffs to construct 76 affordable assisted living units for the elderly. The project is contingent upon the receipt of Low Income Housing Tax Credits and State of Iowa HOME funds. The project is being marketed towards the elderly. Disabled persons needing assisted living may reside in the facility as well.

In 2009, the City provided CDBG funds to Heartland Homes for the operation of a permanent supportive housing facility. Persons with disabilities may reside at this facility also.

D. Continuum of Care (CoC) Strategy (FY09)

Actions Taken to Address the Needs of Homeless Persons

In 1996 the Omaha Area CoC for the Homeless (OACCH) was formed based on HUD's Continuum of Care model. OACCH was created out of a collaborative effort of shelters, housing, supportive services, and faith-based organizations that serve homeless and near-homeless individuals and families in Douglas and Sarpy Counties of Nebraska and Pottawattamie County in Iowa. In 2006, OACCH transformed into an independent 501(c)3 known as the Metro Area Continuum of Care for the Homeless (MACCH).

Prevention, Outreach & Supportive Services for the Homeless:

The Metro Area CoC for the Homeless (MACCH) (formerly the Omaha Area CoC for the Homeless) was formed in 1996. As a step in its formation, all programs/agencies providing prevention, outreach and/or supportive services were identified. This list is updated annually (see following table).

Inventory of Services

The "Fundamental Components in CoC System – Service Activity Chart" that follows provides a description and listing of the fundamental service components comprising our jurisdiction's CoC.

Fundamental Components in CoC System -- Service Activity Chart	
<u>Component:</u> <i>Prevention</i>	
<u>Services in place:</u>	
<u>Category</u>	<u>Service Provider</u>
Emergency Health & Safety	American Red Cross American Red Cross (Council Bluffs)
Counseling/Advocacy	Adult Protective Services Catholic Charities Child Protective Services Child Saving Institute Children's Square (Council Bluffs) Fair Housing Center of Nebraska Heartland Family Service Heartland Family Service (Council Bluffs) Iowa Department of Human Services Mohm's Place (Council Bluffs) NE AIDS Project NE Health & Human Services Omaha Campus for Hope One World Health Center Pottawattamie County Homeless Link Siena/Francis House VA Medical Center Vet Center Visiting Nurses Association (Omaha) Visiting Nurses Assoc. (Council Bluffs)

	Youth Emergency Services YWCA Lutheran Family Services
Landlord/Tenant Mediation/Legal Assistance	Fair Housing Center of Nebraska Family Housing Advisory Services Iowa Legal Aid Legal Aid of Nebraska YWCA Nebraska AIDS Project
Rent & Utility Assistance	African-American Ministries Alegent Mercy Behavioral Services American Red Cross American Red Cross (Council Bluffs) Douglas County Housing Authority FHAS Homelessness Prevention Program General Assistance – Douglas County General Assistance – Pott. County General Assistance – Sarpy County Holy Family Door Ministry Inter-Faith Response Iowa Department of Human Services Municipal Housing Authority (Council Bluffs) Nebraska AIDS Project NE Health & Human Services Omaha Housing Authority OPPD Pott. County Homeless Link Salvation Army (Council Bluffs) Salvation Army (Omaha) Southwest Iowa Reg. Housing Authority Together, Inc. United Way of the Midlands VA Medical Center West Central Development –(Council Bluffs) NE Dept. of Health & Human Services Iowa Dept of Human Services St. Vincent DePaul MUD/Salvation Army/United Way program
Primary Health Care	Visiting Nurse Association Douglas Co. Depart. of General Assistance Charles Drew Health Center One World Health Center Family Health Care Center (Council Bluffs) Renaissance Nursing Clinic
Hotline (211)	United Way of the Midlands
Public Housing & Section 8 Assistance	Bellevue Housing Authority Douglas Co. Housing Authority Omaha Housing Authority Municipal Housing Authority (Council Bluffs)
Child Assistance and Family Protection	NE Dept. of Health & Human Services Iowa Dept of Human Services

Mortgage Assistance

Family Housing Advisory Services
Saint Vincent de Paul
Together, Inc.

How persons access/receive assistance:

Individuals access the above listed prevention services with the aid of case managers and service coordinators from human and social service agencies; “211,” the United Way of the Midlands hotline, refers callers to appropriate agencies for needed assistance; Family Housing Advisory Services is an agency to whom clients are referred and through whom clients are connected with the service most suited to their needs; so, too, Heartland Family Services, its Rapid Re-housing Program, like Family Housing Advisory Services Homelessness Prevention Program, are now referral hubs within the CoC. Clients also call directly many of the above listed programs/services.

Component: Outreach

Outreach in place:

- (1) Outreach for homeless persons living on the street and how they are connected to services & housing (Agency providing outreach is underlined)

- Community Alliance provides two mobile outreach teams (two persons per van) doing street canvassing and visiting area shelters (in both Omaha and Council Bluffs); Community Alliance also makes presentations and provides brochures to Continuum and shelter staff on services available and on mental illness “indicators.” **Connecting homeless to services and housing:** When meeting homeless individuals living on the street, these outreach teams make an initial assessment of the following: mental health, substance abuse, finances, housing needs, transportation, first aid, food, clothing and shelter. Shelter placements then are made if the individual(s) will accept the placement. Outreach staff have cell phones to make needed referrals and in many cases, transport homeless individuals to the needed services. Further assessments are usually necessary and so, a second meeting is scheduled (if at all possible) at which point a more thorough plan for housing and services is developed. Homeless individuals are provided with contact numbers.
- Heartland Family Service (through its Pott. Co. Homeless Link Project) also provides mobile outreach teams that do street outreach/street canvassing primarily in Council Bluffs and on the Iowa side of river. **Connecting homeless to services and housing:** For safety reasons, these outreach workers go out in teams of at least two persons. When contact is made with homeless individuals on the street, the outreach workers attempt to complete an intake. Once an assessment is completed (to whatever extent is possible), the outreach workers provide referrals (a variety of materials for referral purposes as well as materials to meet basic needs are carried in the van). Ideally, the client agrees to return with the outreach team to the outreach office where additional immediate needs are addressed (i.e., food, medical, clothing, etc.) and where the outreach team can arrange for shelter/housing (again, providing the client agrees). Many clients, however, choose to remain on the street/at the camp location/etc. For these clients, supportive services can be and often are provided at that location (street, encampment, etc.) including mental health counseling.
- Youth Emergency Services provides outreach teams for street outreach/street canvassing on both sides of river. Their focus is homeless youth. **Connecting homeless to services and housing:** Youth Emergency Services’ outreach workers, equipped with backpacks containing basic needs such as food snacks, hygiene products, socks, first aid items, etc., contact homeless youths on the street, providing what services they can and attempting to establish a relationship. Their focus is on problem solving, on gaining the trust of the youth while at the same time connecting the youth to needed community services. Outreach workers refer youths to shelters by making phone calls to the shelters, advocating on behalf of the youth, providing transportation (to the shelter) and making sure that the youth has all that is needed in order to remain at the shelter until additional housing and services can be arranged.

- Faith-based/Creighton High School Sack Lunch Program – six different organizations (five churches and one high school) provide sack lunches six days a week to homeless individuals in the downtown Omaha area. Many of these homeless individuals are staying in shelters but many are living on the street or in other areas unfit for human habitation. **Connecting homeless to services and housing:** These groups (the churches and high school) are now aware of the CoC and the various housing and support services available through it and so, along with lunch, these groups refer individuals to area shelters, medical services and other supportive services available through the CoC.
- Additional street outreach is provided by Dietz United Methodist Church, Heartland Family Services, Mohm's Place (Council Bluffs), Mount Sinai Baptist Church, the Open Door Mission, Salvation Army (Omaha), Siena/Francis House, the Stephen Center, and the Visiting Nurses Association.
- Finally, there is a locally funded SOAR program outreaching to chronically homeless people for rapid submission and approval of SSI, thereby increasing the income that leads to permanent housing.

(2) Outreach activities for other homeless persons

- | | |
|------------------------|--|
| Veteran Outreach | <ul style="list-style-type: none"> • <u>Vet Center</u> – Provides presentations & brochures to shelter staff on services available; street canvassing on annual “Stand Down” • <u>VA Medical Center</u> – Presentations & brochures to CoC & to shelter staff on services available; outreach to clients in area shelters |
| Seriously Mentally Ill | <ul style="list-style-type: none"> • <u>Heartland Family Service</u> (Omaha) – Outreach to area shelters and Outreach to transitional housing facilities • <u>Community Alliance</u> - Mobile outreach teams on the street/street canvassing and visiting area shelters (Omaha and Council Bluffs – Nebraska side of river); presentations and brochures to CoC and shelter staff on services available; presentations on mental illness “indicators” • <u>Heartland Family Service/Pott. Co. Homeless Link Project</u> – Mobile outreach teams on the street/street canvassing (Council Bluffs primarily – Iowa side of river) |
| Substance Abuse | <ul style="list-style-type: none"> • <u>Heartland Family Service</u> (Omaha) – Outreach to area shelters and Outreach transitional housing facilities • <u>Heartland Family Service/Pott. Co. Homeless Link Project</u> Mobile outreach teams on the street/street canvassing (Council Bluffs primarily – Iowa side of river) |
| Medical Outreach | <ul style="list-style-type: none"> • <u>Visiting Nurse Association</u> – Nurses are regularly scheduled in emergency shelters where they get to know shelter guests and encourage them to get medical check-ups and treatment as needed. • <u>Charles Drew Mobile Clinic & Magis Clinic (Francis House)</u> Charles Drew provides a mobile clinic to area shelters; Magis Clinic is a satellite clinic located at the Francis House Emergency Shelter |
| HIV/AIDS Outreach | <ul style="list-style-type: none"> • <u>Nebraska AIDS Project</u> - Presentations made to CoC, shelter staff and larger community on services available; brochures describing services distributed at community; presentations on HIV/AIDS behavioral “indicators”; outreach to area shelters and transitional housing facilities; presentations and HIV testing at shelters |

Domestic Violence Outreach	<ul style="list-style-type: none"> • <u>Catholic Charities</u>, <u>YWCA</u>, <u>Heartland Family Service</u> -- Presentations made to CoC case managers and larger community on services available; presentations on domestic violence “indicators”; a YWCA staff person conducts classes in several shelters and transitional housing facilities
Youth Outreach	<ul style="list-style-type: none"> • <u>Youth Emergency Services</u> - Outreach teams on the street/street canvassing (both sides of river) • <u>Youth Emergency Services</u>, <u>Camp Fire Boys & Girls</u> Presentations made to CoC and outreach to shelter and transitional housing staff on services available
Legal Aid/Law Enforcement	<ul style="list-style-type: none"> • <u>Iowa Legal Aid</u>, <u>Nebraska Legal Services</u>, <u>Omaha Police Department</u>, <u>Douglas County Law Enforcement</u>, <u>Project Harmony</u> – each provides legal outreach and legal advocacy for individuals on the street, in emergency shelters and in families on behalf of persons threatened with domestic violence
<p><u>Component:</u> <i>Supportive Services</i></p> <p><u>Services in place:</u></p>	
Case Management	<p>Case management is provided by case managers within emergency shelters, transitional housing facilities and specific supportive service treatment programs. The client’s circumstances and progress are monitored, tracked and guided while the client is in the case manager’s facility or program. Typically, case managers meet weekly with clients. Case management is provided by residential providers (emergency shelters and transitional housing facilities) and by supportive service treatment programs (e.g., the <u>YWCA</u> for clients in the “Women Against Violence” groups, the <u>Charles Drew Health Center</u> for clients receiving primary health care, etc.).</p> <p>The following programs (in addition to those already mentioned) provide case management to their clients: <u>Child Protective Services</u>, <u>Heartland Family Services</u> (Omaha, Sarpy Cty. & Council Bluffs), <u>MICAH House</u>, <u>Mohm’s Place</u> (Council Bluffs), <u>Nebraska AIDS Project</u>, <u>One World Health Center</u>, <u>Open Door Mission</u>, <u>Siena/Francis House</u>, <u>Stephen Center</u>, <u>VA Medical Center</u> (through its Veteran Program), <u>Youth Emergency Services</u>, <u>Community Alliance</u> for people with mental illness. MACCH Co-occurring Task Force, administered by Community Alliance, initiated a SOAR program in March 2009 to provide outreach and rapid SSI application assistance for chronically homeless.</p>
Life Skills	<p>Life skills training is provided by any number of programs in our CoC. All transitional housing facilities provide it as do a number of emergency shelters. Staff at these facilities address a number of self-, medical- and financial-management skills through weekly training sessions. <u>The Salvation Army Residential Readiness Program</u> offers the most focused life skills training program in our Continuum. Here, a sixteen-week training program (for clients from facilities throughout the Continuum) focuses on the life skills needed to succeed in transitional housing (and beyond). Clients completing this program are moved to transitional housing (and permanent housing if they are considered eligible). Similarly, the <u>Visiting Nurse Association</u>, through its visiting nurses, provides clients with education on accessing/utilizing primary health care, on assistance in utilizing community resources, as well as coaching and mentoring in the areas of family planning and medical health care. Other life skills training programs include</p>

the Camp Fire Boys & Girls - Homeless Program for Children where cooperative work and play is taught to children in shelters along with a variety of other activities designed to further not only appropriate developmental skills but self-esteem, as well; the Stephen Center HERO Program where clients are taught life skills in a variety of areas – financial, personal, interpersonal; the Salvation Army Wellspring Program that teaches life skills to homeless women who are leaving prostitution and returning to the life of work and family; and the YWCA Women Against Violence Program that works with children coping with a history of domestic violence. Community Alliance provides life skills training for people with mental illness.

The following programs (in addition to those already mentioned) provide life skills training to their clients: Child Saving Institute, Heartland Family Services (Omaha, Sarpy Cty. & Council Bluffs), MICAH House, Nebraska AIDS Project, Salvation Army (other programs in addition to the Residential Readiness Program and the Wellspring Program), Williams Prepared Place and Youth Emergency Services.

Alcohol & Drug Abuse Treatment

Alcohol & drug abuse treatment is provided by several housing and support service agencies. Most offer “Twelve-Step” approaches to treatment. The Omaha Campus for Hope provides this community with its “detox” facility along with housing that offers short and intermediate stays to recovering addicts. Recovery programs are provided by a few transitional housing facilities, including Siena/Francis House, the Salvation Army’s Adult Rehabilitation Center, and Williams Prepared Place. In addition, (non-residential) substance abuse counseling and treatment is provided by Catholic Charities through its Juan Diego Center and Out Patient services, by Lutheran Family Services, by the Vet Center, and by Heartland Family Service through its Pottawattamie County Homeless Link Project and Professional Counseling services. Heartland Family Service also provides substance abuse treatment through its Mental Health and Substance Abuse Program.

The following programs (in addition to those mentioned above) provide alcohol & drug abuse treatment to their clients: Alegent Health Behavioral Services, Alegent Mercy Hospital Behavioral Services, Lutheran Family Services, VA Medical Center (through its Veteran Program), Vet Center, Visiting Nurse Association, and Youth Emergency Services.

Mental Health Treatment

Mental health treatment is provided by Community Alliance through its Reach Out Omaha program (this program identifies homeless clients in need of mental health treatment) and through its housing (permanent supportive housing) and day rehabilitation programs. In addition, all of the following agencies provide mental health treatment/counseling to homeless individuals/families (i.e., they provide counseling, psychiatric diagnoses, monitoring of medication regimens, etc.): Heartland Family Service through its various offices and through its Mental Health and Substance Abuse Program, Lutheran Family Service – Outpatient Mental Health, Salvation Army - Transitional Residential Program, Alegent Health Behavioral Services, Catholic Charities through its Out Patient Counseling Services, the Vet Center, the Spring Center through its stabilization unit, the Charles Drew Health Center, Douglas County Community Mental Health Center, Region VI - Community Support Service, Alegent Mercy Hospital - Behavioral Services, Lutheran Social Service/Iowa: Mental Health, and the Jennie Edmundson Memorial Hospital in Council Bluffs, Iowa.

The following programs (in addition to those mentioned above) provide mental health treatment/counseling to their clients: American Red Cross, Magis Clinic – Francis House, Nebraska AIDS Project, Omaha Campus for Hope, Stephen Center, VA Medical Center (through its Veteran Program), Visiting Nurse Association, YWCA.

<p>AIDS-Related Treatment</p>	<p>The principal provider of AIDS-related treatment in our area is the <u>Nebraska AIDS Project</u>. This agency provides education and outreach concerning HIV/AIDS related issues to shelters, transitional housing facilities and to the community at large. Medical treatment for AIDS-related diseases is provided by <u>the Charles Drew Health Center</u>, <u>the One World Health Center</u>, <u>the Council Bluffs Health Center</u>, and the <u>University of Nebraska Medical Center</u>, through its Ryan White Title III program. Finally, <u>the Visiting Nurse Association</u>, through its shelter and transitional housing programs, provides nursing and self-care education for clients with HIV/AIDS-related concerns.</p> <p>The following programs (in addition to those mentioned above) provide AIDS-related treatment: <u>Douglas County Primary Healthcare</u>, <u>Pottawattamie County Public Health</u>, and the <u>Renaissance Clinic</u> - Salvation Army.</p>
<p>Education</p>	<p>Education within the CoC is provided by the <u>Omaha Public Schools</u> through its Adult Basic Education Program, by <u>Planned Parenthood's Community Education Program</u>, by the <u>LaRaza GED Program</u>, by the <u>OIC's Learning Opportunity Lab</u>, and finally, by <u>Iowa Western Comm. College's Adult Learning and New Choices Programs</u>. In a less concentrated way, many shelters and transitional housing facilities offer tutoring and support in their clients' efforts to obtain GED's or community college certificates. <u>The Open Door Mission</u>, for example, has award night in honor of children's academic achievement while also offering, along with the <u>Salvation Army</u>, after-school tutoring.</p> <p>The following programs (in addition to those mentioned above) provide education services to their clients though these services may have a very specific focus (health care) and overlap with like skills training: <u>American Red Cross</u>, <u>Child Saving Institute</u>, <u>Community Alliance</u>, <u>Family Housing Advisory Services</u>, <u>Heartland Family Services</u>, <u>MICAH House</u>, <u>Mission for All Nations</u> (So. Omaha), <u>Nebraska AIDS Project</u>, <u>Pottawattamie County Homeless Link</u>, <u>Siena/Francis House</u>, <u>Urban League Family Resource Center</u>, <u>Visiting Nurse Association</u>, <u>Youth Emergency Services</u>, <u>YWCA</u>.</p>
<p>Employment Assistance</p>	<p>Employment assistance within the CoC is provided by a variety of agencies offering employment counseling, job skills training, and job placement. These agencies are: <u>Goodwill Industries</u> (through its various programs, i.e., Career Development Services, Datability/Tri/Tech, H.I.R.E, Work Adjustment and Work Experience, Supported Employment, and Project Resolve), <u>Community Alliance</u> (through its Day Rehabilitation Program), the <u>Urban League Family Resource Center</u>, the <u>Greater Omaha Workforce Development Program</u> (through its Adult Skill Training and Dislocated Workers Programs), the <u>OIC</u> (through its Adult Care Program and Learning Opportunity Lab), <u>Nebraska Job Service</u>, <u>Nebraska Vocational Rehabilitation Services</u>, <u>Iowa Western Community College Adult Learning</u>, <u>Job Training Partnership Act (JTPA)</u>, and finally, <u>Iowa Workforce Development</u>.</p> <p>The following programs (in addition to those mentioned above) provide employment assistance: <u>IWCC Adult Learning & New Choices Program</u>, <u>MICAH House</u>, <u>Pottawattamie County Homeless Link</u>, <u>Spring Center – Stabilization Center</u>, <u>Youth Emergency Services</u>.</p>
<p>Child Care</p>	<p>Child care is provided on site at the following shelters: <u>Catholic Charities - Family Passages</u>, <u>the Domestic Abuse Safe Haven Transitional Housing Facility</u>, <u>the Open Door Mission - Residential Housing Program</u> and <u>the Child Saving Institute's Children's Crisis Center</u>. In addition, child care is provided for portions of the day</p>

by the Camp Fire Boys & Girls - Shelter Program.

The following programs (in addition to those mentioned above) provide child care services: Children's Square (Council Bluffs), Heartland Family Services, and MICAH House.

Transportation

Transportation from the street to emergency shelter is provided by Community Alliance Outreach and by the Pottawattamie County Homeless Link Project. In addition, both projects provide transportation to supportive services. Transportation from the shelters to the downtown area (a bus that runs in the morning and evening) is provided by the Open Door Mission. Finally, many other programs and housing facilities provide bus tickets, gas vouchers and other transportation services to their clients – these programs and facilities include: the Stephen Center, Catholic Charities – Family Passages, New Creations, the VA Medical Center through its Veteran Program, and Williams Prepared Place.

The following programs (in addition to those mentioned above) provide transportation services in one form or another for homeless clients: Camp Fire Boys & Girls, Charles Drew Health Center, Heartland Family Services (Omaha, Sarpy Cty. & Council Bluffs), Nebraska AIDS Project, Nebraska Health & Human Services, One World Health Center, Saint Vincent de Paul, Siena/Francis House, Together, Inc., Youth Emergency Services, and the YWCA.

Healthcare

Primary health care is provided by the Visiting Nurse Association through its programs in the shelters and transitional housing facilities. In addition, primary health care for the homeless is provided by a consortium of health care providers: the Charles Drew Health Center, the One World Health Center, the Council Bluffs Health Center, the Renaissance Nursing Clinic and the Douglas County Primary Health Care program.

The following programs (in addition to those mentioned above) provide healthcare in one form or another for homeless clients: Alegent Mercy Hospital Behavioral Services, Hope Medical Outreach, Jennie Edmundson Memorial Hospital (CB), Juan Diego Center, Mission for All Nations (So. Omaha), Mohm's Place (Council Bluffs), One World Health Center, Open Door Mission, Pottawattamie County Public Health Department, Project Harmony, Siena/Francis House, SONA Medical Center, Stephen Center, Together, Inc., the Council Bluffs Community Health Center, and VA Medical Center (through its Veteran Program).

Legal Services

Legal services are provided by Nebraska Legal Aid, through visits to area shelters and transitional housing facilities, by Southwest Iowa Legal Services, and by law students in the Creighton University School of Law.

How homeless persons access/receive assistance:

Homeless persons access supportive services by means of referrals from case managers at emergency shelters, transitional living facilities and other support service programs; also by means of referrals from “case advocates” at Family Housing Advisory Services. Transportation to sites providing supportive services is provided by Community Alliance, the Pottawattamie County Homeless Link Program and by several other programs that provide either transportation (via vans) or bus tickets. It also is the case that a number of supportive services (child care, domestic abuse treatment, legal counseling and assistance, life skills training, mental health assessment and treatment, nursing care, clothing and supplies, etc.) are taken directly to, or are already provided at, the emergency shelters and transitional housing facilities where homeless persons reside, making their access to these services extremely convenient.

Beds and Services for Other Homeless and Chronically Homeless

The above inventory of services and the agencies/programs that provide them is one part of an annual inventory that includes housing facilities, as well. The programs listed above provide prevention, outreach and/or supportive services to homeless persons (chronically homeless and other homeless) in the three jurisdictions covered by the Metro Area Continuum of Care for the Homeless. Emergency shelter beds, transitional housing beds and permanent supportive housing beds also are inventoried.

Fourteen emergency shelter facilities were identified in this inventory, providing 488 individual emergency shelter beds and 190 family beds. Of the individual beds, 479 (or 98%) are available to serve the chronically homeless though these beds also serve “other homeless.” Twenty-one transitional housing programs were identified, providing 218 individual transitional housing beds and 259 family beds. All individual beds are available to serve chronically homeless persons though, again, these beds also serve “other homeless”. Finally, there is one Permanent Housing project in the inventory, a Shelter Plus Care project with 21 tenant-based rental assistance vouchers. All are for (mentally-ill) chronically homeless persons. Three additional permanent supportive housing projects, however, are under development with ten beds designated for use by chronically homeless.

The Number of Homeless

Concurrent with the inventorying of both housing and supportive services, MACCH also has conducted “counts” of homeless individuals and families. The counting process currently used is a “point-in-time” count, conducted twice a year (January and August, typically). All individuals and families staying in emergency shelters and transitional housing facilities are counted, as are those individuals and families staying in places unfit for human habitation (abandoned buildings, encampments along the river, under bridges, etc.). The most recent of these counts was conducted January 27, 2009 (see following table).

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Homeless Families w/Children	60	63	0	123
Persons in Homeless Families w/ Children	181	201	0	382
Number of Households w/out Children	759	223	94	1076
Number of People in Households w/out Children	764	226	94	1084
Total (lines 2 + 4)	945	427	94	1466

Part 2: Homeless Subpopulations	Emergency	Transitional	Unsheltered	Total
1. Chronically Homeless	265	0	32	297
2. Seriously Mentally Ill	141	75	29	246
3. Chronic Substance Abuse	161	150	53	364
4. Veterans	127	31	6	164
5. Persons w/ HIV / AIDS	2	1	0	3
6. Victims of Domestic Violence	80	96	7	183
7. Youth	1	0	0	1

Determining Homeless Needs

With this basic information available to it (i.e., the services that are available, the housing that is available, the number of homeless in need of housing and services), MACCH over the years has attempted to identify and fill “gaps” in its service and housing network.

One example has been in the area of transitional housing. To increase the number of transitional housing beds (there were few when MACCH was formed), MACCH has utilized the funding available through the Supportive Housing Program (though other funding sources have been involved, as well, as agencies on their own initiative have created and/or increased their stock of transitional beds). The following transitional housing beds were created in the past thirteen years in response to this area’s need for transitional housing:

<u>Provider</u>	<u>Facility</u>	<u>Bed Capacity</u>	
		<u>Individuals</u>	<u>Families</u>
Family Service	Pott. Co. “Transitions”	1	25
Family Service	Safe Haven Transitional		20
Help the Homeless, Inc.	Family Center –		80
Help the Homeless, Inc.	Men’s Rehabilitation Program	22	
Help the Homeless, Inc.	Independent Transitional Living		20
Help the Homeless, Inc.	Women’s New Life	10	
Help the Homeless, Inc.	Men’s New Life	16	
Salvation Army	Residential Readiness	4	41
Salvation Army	Transitional Living (THRU)	2	32
Salvation Army	Harrington Homes/Scattered Site		60
Siena/Francis House	Addictions Recovery Program	83	
Stephen Center	Stephen Center HERO Program	30	
Stephen Center	Stephen Center Transitional Housing		22
Stephen Center	Stephen Center Men’s Residence	8	
Timothy House		26	
Total		<u>202</u>	<u>300</u>

Similar efforts have been made with respect to supportive service gaps. MACCH has identified needed supportive services (i.e., transportation needs, outreach, case management, etc.) and then tried to find funding in order to create programs that provide these services. The effort overall is to create a CoC that assists homeless individuals and families find whatever level of self-sufficiency and independent living is possible for them.

Actions Taken to Help Homeless Persons Transition to Permanent Housing and Independent Living

Similarly, MACCH has taken several steps designed to increase the number of permanent housing units available to homeless individuals and families (a pronounced need in our jurisdiction’s CoC). Those steps include the following:

First, a rental assistance program was created using City of Omaha HOME funds. These funds are allocated to the Omaha Housing Authority (OHA) that, in turn, administers a rental assistance program for homeless individuals and families moving from transitional housing to permanent housing. Through this program, it is possible for homeless individuals/families to receive rental assistance for up to two years following their departure from transitional housing.

Second, the City of Omaha has implemented a Shelter Plus Care rental assistance project. This project – involving a partnership with the Omaha Housing Authority and Community Alliance Rehabilitation Services – provides tenant-based rental assistance and support services for 21 chronically homeless individuals.

Third, Heartland Family Service has created three projects that provide permanent supportive housing to homeless individuals and families, one program that provides 16 units of permanent housing plus supportive services for homeless individuals and families with disabilities and two projects, “Heartland Homes” and “Heartland Housing Solutions,” that provide an additional 171 beds of permanent supportive housing for households with children.

Fourth, Open Door Mission has begun construction on 41 units of permanent supportive housing units – one and two bedroom units – to open by January of 2011.

Finally, Siena/Francis House is awaiting word on their 2009 SuperNOFA application for an additional 48 units of permanent supportive housing

In addition, it should be noted that MACCH itself, through its various components, is designed to facilitate the movement of clients to permanent housing and independent living. Those components -- education, networking, case management, transportation — are summarized below.

Education & the Prompting of Action Steps: Members of the CoC and the larger community in general are educated to the Continuum and its various programs 1) by means of the MACCH website (<http://www.macchomeless.org/index.aspx>), and 2) by means of monthly Continuum of Care meetings frequently devoted to educational presentations on the services available through CoC programs. In addition, general meetings are geared to action, to steps designed to prevent and end homelessness and so, to the collective identification of trends, the identification of gaps, creating needed linkages, mobilizing resources, etc.

Networking and Continuum-related meetings: Movement between CoC components (i.e., emergency shelter, transitional housing, permanent supportive housing, supportive services, etc.) is facilitated by individuals from a wide array of programs who meet regularly as members of the Continuum (the monthly Continuum of Care meeting), its task forces, its Executive Committee, its funding opportunities, etc. and who, by their affiliation, ensure a knowledge of one another’s programs. This networking of individuals -- brought about through Continuum-related meetings -- ensures “linkage” and further increases both client movement and the precision with which Continuum services are matched to client needs. Task Forces in particular are geared to act on steps related to the 10-Year Plan to End Homelessness, steps that result in the filling of gaps and the adoption of “best practices.”

Case Management: Using the educational and networking opportunities described above, all projects comprising the Continuum are expected to educate their case managers and service providers in general to the components and programs comprising the Continuum so that they (case managers and service providers) can effectively refer clients. It is the job of the case manager and the service provider (and sometimes the service provider is a volunteer) to facilitate client progress by helping to ensure that client needs are matched to Continuum services.

Transportation: If services are not available at the shelter or housing facility where the homeless person is staying, then transportation is provided by several programs. This ensures that the homeless person contacts the service that meets his or her need. Community Alliance, the Pottawattamie County Homeless Link Project, and a number of other projects provide transportation from street life to shelter, from shelter to transitional housing facility, from

transitional housing to permanent supportive and permanent housing, and from all of these locations to needed supportive services. In addition, many projects provide bus tickets and, in certain circumstances, taxi fare so as to ensure that homeless persons move between Continuum components, as required.

Federal Resources for CoC Activities

There are two principle sources of federal funding that help support CoC activities. One is the Emergency Shelter Grant (ESG) program made available through the State of Iowa through the Iowa Finance Authority (IFA) and the City of Omaha. All of these ESG funds are through an annual allocation by the Department of Housing and Urban Development. The other is through the annual CoC / Homeless SuperNOFA competition wherein CoC projects are funded directly by HUD.

Emergency Shelter Grant (ESG) Program -

This program funds a variety of facilities and services for homeless persons and for prevention of homelessness. HUD allocated \$1,628,315 to the State of Iowa for the ESG program in 2008. IFA for the State of Iowa solicited proposals for the use of these funds from non-profit organizations through a Request for Proposals process and then reviewed the proposals it received for eligibility. In 2008, four programs in Council Bluffs serving the homeless were allocated **\$86,000** in ESG funds. Those Council Bluffs programs funded with ESG funds in 2008 are as follows:

COUNCIL BLUFFS ESG Funded Programs	
Program Name	Award Amount
MICAH House - Emergency Family Shelter	\$24,000
Heartland Family Service – Pottawattamie County Homeless Link	\$24,000
Christian Worship Center – MOHM's Place	\$16,000
Catholic Charities – Phoenix House	\$22,000

In 2009, the City of Omaha was allocated **\$216,239** in ESG funds for programs serving the homeless. The City of Omaha Planning Department solicited proposals for the use of these funds from non-profit organizations through a Request for Proposals process and then reviewed the proposals it received for eligibility. Based on its allocation formula, the Planning Department recommended to the Mayor and then, the City Council, that this funding serve the operational needs of Omaha's three largest emergency shelters. (NOTE: Homeless Facilities have a "high priority need" level in the City of Omaha's 2009 Consolidated Plan, see Table 2B.) These particular shelters offer the first line of (housing/shelter) support for homeless individuals and families in the Omaha area. They serve all homeless populations. The task of securing operational funds is an annual challenge for these shelters. The recommendation to allocate ESG funds in this way was endorsed by the Mayor and by the City Council.

In order to be eligible to receive ESG funds, recipients must "match" their award with funds from other sources. In the case of '09 ESG funds, the three shelters matched (and supplemented) their awards with \$127,722.00 in federal funds from other governmental sources, and \$2,839,806 in private grants and donations. Those Omaha programs funded with ESG funds in 2009 are as follows:

OMAHA ESG Funded Programs	
Program Name	Award Amount
Stephen Center	\$34,925
Siena-Francis House	\$108,875
Help the Homeless (Open Door Mission & Lydia House)	\$61,628
City of Omaha Administration	\$10,811

The Continuum of Care SuperNOFA –

Each year, an application is submitted to HUD in response to its announcement of the Continuum of Care SuperNOFA grant process. This application is constructed through a process involving the CoC and all programs within it that would like to have specific projects funded. This is a competitive award and the amount awarded MACCH in 2009 was **\$541,970**. It is being used to fund the following “renewal” projects:

OMAHA/COUNCIL BLUFFS CoC Funded Programs		
Project/Program Name	Award Amount	Period
Iowa Institute for Community Alliances – MACCHBOK - HMIS	\$121,537	1 year

OMAHA CoC Funded Programs		
Project/Program Name	Award Amount	Period
Salvation Army - Residential Readiness Program	\$146,694	1 year
Salvation Army - Harrington Homes Program	\$58,020	1 year
Salvation Army – THRU Program	\$138,897	1 year
Williams Prepared Place	\$76,822	1 year

NOTE: Additional funding may be awarded through the '09 SuperNOFA. The above awards are for “renewal” projects. HUD has yet to announce the new projects it is choosing to fund. MACCH is awaiting word on the new projects it submitted for funding.

E. Other Actions (FY09)

During FY09, the City continued to take action on other actions as described in the City’s ConPlan and FY09 Annual Action Plan.

Actions, in addition to those described in the City’s ConPlan and FY09 Annual Action Plan, which took place in FY09, include the following:

- Several meetings with non-profit and for-profit developers were held in 2009 to discuss possible special needs housing projects. Possible projects included Katelman Foundry, Section 8, and housing designed for the developmentally disabled.
- Throughout 2009, the City continued to explore and educate local non-profit housing developers on creating a local housing trust fund per the Iowa Finance Authority Housing Trust Fund program.

- In 2009 the City undertook economic development projects which positively impacted the community. The City approved six housing Enterprise Zone applications. Existing Urban Revitalization and Urban Renewal project boundaries were evaluated. Redevelopment activities continued to be explored for the Nash Boulevard Hotel site, the old Kirn Gym, the Bunge grain elevators, the 16th Street Trailer Park, and 233 South 4th Street.
- In response to the Green Building Act of 2006, one of the builders of the City's Infill program inspects and rates homes to determine if they qualify as an Energy Star Advantage home. In 2009, the City encouraged all Infill homes to be Energy Star Advantage homes. Builder compliance is high.
- City staff continued to participate in and take a leadership role in the Metro Area Continuum of Care for the Homeless (MACCH), Human Service Advisory Council (HSAC) and Iowa Council for Homeless (ICH). In particular, assisting in raising the awareness of homelessness in Council Bluffs and assisting in the carrying out the plan to end homelessness in the metro area.
- City staff attended the State of Iowa's Annual Housing Conference and Iowa Neighborhood Roundtable meetings.
- In 2009, the City continued its Brownfields program through the U. S. Environmental Protection Agency (EPA). Additionally in 2009, the City was awarded \$200,000 in EPA Brownfields Cleanup funds for the cleanup of 1001 South 6th Street. This property is adjacent to the Artspace redevelopment project in the South Main Urban Renewal area.

F. Leveraging Resources (FY09)

The total expenditures during FY09 were \$3,441,393, of which \$1,247,093 was CDBG funds. Therefore, \$2,194,300 in direct program income and other private and public resources were leveraged by the City and/or the City's Sub-recipients. This means that for every \$1.00 in CDBG funds received by the City, another \$1.75 in direct program income and other private and public resources were leveraged to assist in addressing the needs identified in the ConPlan and FY09 Annual Action Plan. Of the total funds leveraged in FY09, \$480,384 was funds leveraged by the City and \$1,713,916 were funds leveraged by the City's Sub-recipients. Table 9 below is a summary of the funds leveraged by the City and by the City's Sub-recipients for the programs/projects funded in FY09.

Table 9: Summary of Funds Leveraged (FY09)

Program / Project	Funds Leveraged by	
	City	City Sub-recipient
28th & Avenue A Project	\$16,715.00	
Mid-City Railroad Corridor Project	\$2,200.00	
Neighbhd. Dev. Program - Katelman	\$128,500.32	
Neighbhd. Dev. Program - 23rd Ave	\$125,000.00	
South Main - EDI	\$46,257.80	
CDBG Program Administration	\$5,747.79	
SF Housing Rehab Program	\$119,120.52	
Housing Study	\$4,800.00	
Emerg. Housing Repair Program	\$32,042.75	\$720.00
CHIC – Low-Mod Housing		\$20,163.98
Barrier Removal Program		\$4,430.00
Family Housing Advisory Services		\$70,090.00
MICAH House		\$367,980.00
Pott Co Homeless Link		\$296,470.00
Heartland Homes		\$98,552.00
Catholic Charities – Phoenix House		\$522,010.00
Habitat for Humanity		\$333,500.00
SUBTOTAL	\$480,384.18	\$1,713,915.98

TOTAL FUNDS Leveraged	\$2,194,300.16
------------------------------	-----------------------

Often times CDBG funds are utilized to satisfy matching requirements for other private and public resources. It is not known if the City Sub-recipients utilized CDBG funds to satisfy a match requirement for the other private and public resources they leveraged. However, it is known which City programs / projects utilized CDBG funds to satisfy matching requirements of other private and public resources leveraged. The City programs / projects that utilized CDBG funds to satisfy matching requirements of other private and public resources leveraged were the CHIC – Low-Mod Housing Program and the Mid-City Railroad Corridor Project.

G. Citizen Comments (FY09)

Section 91.105(d)(2) of the consolidated plan regulations requires that grantees consider any comments or views of citizens, received in writing or orally at public hearings, in preparing the CAPER. No citizen comments have been received in preparing the FY09 CAPER. Notice of the availability of the CAPER was posted at the Council Bluffs Public Library, the City Clerk's Office and the Community Development Department. Also a copy of the CAPER was made available to the public at the Council Bluffs Public Library, the City Clerk's Office and the Community Development Department. Copies of the proof of posting / certifications of availability are attached and found in Appendix A.

H. Self Evaluation (FY09)

Based on the information contained in this report, the City has made continual progress in meeting its overall objectives. The City has undertaken activities in each of the priorities contained in the Five-Year Consolidated Plan. The impact of CDBG funded activities is widely

felt throughout the community – from our near homeless families needing rent assistance to our assistance with public infrastructure in neighborhood redevelopment projects.

In FY09 the City expected to assist **2,563** units/households/persons. During FY09 the City actually assisted **3,887** units/households/persons. Overall the City completed **152%** of its goal. It is the City's goal to complete no less than 75% of the objectives and priorities set forth in the FY09 Annual Action Plan. In FY09, nine programs completed 75% or greater of their goals. Of these nine, eight completed 100% or greater than 100% of their goals.

There were six priorities that in FY09 completed less than the City's 75% goal. However, four of these projects/programs are still underway and will not be completed until 2010 or later. At which time these projects/programs will have accomplished 100% of their goals. Those projects/programs are the 23rd Ave. /S. 18th Street Neighborhood Development Program, the South Main Project, and the Katelman Neighborhood Development Program. The CHIC Blighted program is no longer funded with CDBG funds and the 28th Street and Avenue A Project was actually completed in 2007, but some funds are still being floated funded to carry out the continued environmental reporting and monitoring of the site. Explanations why the remaining two projects/programs did not make progress towards meeting their goals are as follows.

During FY09, the League of Human Dignity committed to assisting 3 households through their barrier removal program. Only 2 household was assisted. It is expected that the reason this goal was not met can be attributed to turnover in staff. It is anticipated that this program will meet and/or exceed its goal in the following year. Heartland Homes was first funded in FY09. This is a brand new program that planned to provide permanent supportive housing for homeless persons. They anticipated assisting 50 persons in 2009. Only 26 persons were assisted. Reasons this goal was not met can be attributed to uncertainty of the length of stay of the clients. Many stayed longer than anticipated, therefore fewer persons were assisted. It is anticipated that this program will meet and/or exceed its goal in the following year(s). It is anticipated that this program will also meet and/or exceed its goal in the following year(s). For more detailed information regarding a summary of the City's accomplishments relative to the objectives and priorities set forth in the FY09 Annual Action Plan please refer to the Executive Summary and Table 1 at the beginning of this report.

Based on the above evaluation, the City has identified actions to undertake to ensure the City's objectives and priorities specified in the ConPlan and FY08-12 Annual Action Plans are met in the future. Those actions are identified as follows:

- Expected goals for specific priorities will be adjusted in accordance with overall project / program budget and available staff.
- Continue to provide homebuyer outreach and counseling to the minority community through FHAS.
- Continue to provide assistance to Habitat for Humanity for the construction of housing for very low and low income households.
- The City needs to continually seek Iowa West and state resources to supplement the Housing Infill Program and other development efforts. In addition, this program needs to be targeted to the City established Neighborhood Revitalization Strategy Area (NRSA).

- The City needs to develop a program to assist in the rehabilitation and construction of rental housing for families, the elderly and disabled.
- The creation and recruitment of private developers and nonprofit entities are needed to rehabilitate or construct rental housing.
- Rental housing programs need to be coordinated with the City's tax abatement program for multi-family properties and the housing enterprise zone legislation.
- The Municipal Housing Authority needs to continually seek and obtain any additional funding available to address rental assistance needs.
- Additional coordination and cooperation between human service nonprofit providers is needed.
- Construction of additional low and moderate income housing units.
- Continue to secure funding through the Homeless SuperNOFA for homeless and near homeless projects / programs in Pottawattamie County.
- Identify and seek additional funding for homeless prevention and shelter operations.
- Construction of a homeless shelter for men.
- Construction of additional transitional housing units.
- Construction of SRO housing.
- Construction of Permanent Supportive Housing for the Chronically Homeless.

I. Monitoring (FY09)

The City of Council Bluffs' project monitoring efforts begin with the negotiation of individual contracts. Contracts must be drafted in such a way as to provide measurable performance criteria and administrative standards, all consistent with HUD or other regulator guidelines and requirements. Progress towards attainment of specific goals will be monitored throughout the contract term and any longer period specified. This is particularly important for Sub-recipients who are working under a long-term contract for services. Monitoring of Sub-recipients by City staff will include the combined use of tracking of compliance key terms of the contract, contract specified inventory of required monitoring area, on-site reviews and audits, annual performance reports, and periodic status reports, as necessary. Violations, deficiencies or problems identified during routine monitoring procedures will be addressed and corrected by providing the Sub-recipient with the necessary information and technical assistance. If the problem persists, sanctions will be imposed appropriate to the scale of the problem.

In addition to monitoring the performance of Sub-recipients, the City of Council Bluffs has a monitoring system in place for projects and programs conducted by Community Development Department staff. This includes a competitive bidding, job site inspection, eligibility determinations and underwriting criteria and monthly activity reports. Monthly reports allow staff to analyze goal related performance in a number of areas. These include number of clients benefiting, client composition and geographic areas served. By analyzing at this level, staff can determine when and where needs are being met, area and population being underserved and compliance with regulatory requirements. The City of Council Bluffs will continue to invest significant staff time and effort to an ongoing and thorough monitoring process to insure that all

funds are put to their best and most efficient use according to the priorities and goals identified and within the guidelines of the appropriate state and federal program.

In FY09 the Community Development Department staff conducted desk reviews of all the City's projects / programs funded with CDBG funds. In particular, income verification worksheets were reviewed for Habitat for Humanity and League of Human Dignity. All the projects / programs were found in compliance with HUD and other regulatory guidelines.

As of December 31, 2009 there were several projects / programs that were not meeting their expected accomplishments. The City's Community Development Department staff met and worked with the individuals carrying out these activities and identified the reasons these goals were not met. The reasons are identified in Self Evaluation section of this report.

Overall, the City's CDBG Program disburses payments in a very timely manner and actual expenditures do not differ from the letter of credit disbursements.

PROGRAM NARRATIVES

In addition to the general narratives provided thus far in this report, HUD requires specific narratives on each of the four consolidated plan programs for which the City receives federal entitlement funding allocations from HUD. The four consolidated plan programs for which a community can receive federal entitlement funding allocations from HUD include the Community Development Block Grant (CDBG) program, the Home Investment Partnership (HOME) program, the American Dream Down-payment Initiative (ADDI) program, the Emergency Shelter Grant (ESG) program, and the Housing Opportunities for Persons with AIDS (HOPWA) program.

The City is only a CDBG entitlement community. The City is not a HOME, ESG, or HOPWA entitlement community. However, the City does receive HOME funds through the Omaha-Council Bluffs Consortium. The City of Omaha, as the lead agency in the Omaha-Council Bluffs Consortium, is responsible for administering the HOME funds. Therefore, the City's activities carried out with HOME funds are not reported in this report, but in the City of Omaha's CAPER.

III. CDBG Program

Assessment of Relationship of CDBG Funds to Goals and Objectives

The 2009 CAPER is a summary of the City's accomplishments under the City's FY09 Annual Action Plan. Because the City is only a CDBG entitlement community, the City's 2009 CAPER reports only on the activities and projects funded with the City's 2009 CDBG funds. Please refer to the Executive Summary and the Summary of Resources and Distribution of Funds sections, including Tables 1-5 of this report for the assessment of the City's use of CDBG funds in relation to the priorities, needs, goals, and specific objectives as outlined in the ConPlan.

In addition to the sections and tables mentioned above, please refer to the Affordable Housing section and Table 8 for an evaluation of the City's progress made toward meeting the affordable housing goals using CDBG funds.

Referring to all of the sections and tables mentioned above, one can gauge the extent to which the City utilized CDBG funds for activities that benefited extremely low-income, low-income, and moderate-income persons.

Changes in Program Objectives

During the FY09 program year, the City made no changes in program objectives. Based on the results of the City's FY09 program year experiences no changes in program objectives are anticipated.

Neighborhood Revitalization Strategies

The City of Council Bluffs City Council approved and adopted the original Neighborhood Revitalization Strategy Area (NRSA) plan on August 10, 1998. Then on June 4, 2008 the City Council reviewed the NRSA plan approved the NRSA plan with no changes. The Community

Development Department has worked to implement the goals set forth in this plan. The City has made reasonable progress in meeting the goals and objectives of the NRSA for the FY09 program year. Table 10 on the following pages is a summary of the City's progress made against the benchmarks listed in the NRSA during FY09. Please refer to the Summary of Resources and Distribution of Funds section and Table 3 of this report. The section and table describe the City's Neighborhood Revitalization Strategy Area (NRSA) and include a comparison of funds expended in the NRSA. Map 1 of this report is a map of the City's NRSA.

Table 10: NRSA Actions Taken (FY09)

Community System Strategies	
Benchmark	Action Taken
Railroad Consolidation	<ul style="list-style-type: none"> In FY09 discussions ensued with the Railroads but no actions were taken.
New Traffic Circulation Framework	<ul style="list-style-type: none"> The design and engineering of the replacement of the West Broadway viaduct continued in FY09, including several public meetings and open houses hosted by the Iowa Department of Transportation. Construction is to begin Spring 2010.
Indian Creek Drainage-way Improvement	<ul style="list-style-type: none"> No Indian Creek drainage-way improvements in the NRSA were made in FY09.
Greenways, Trails, & Buffers	<ul style="list-style-type: none"> Also in FY09, design specifications were finalized for a Mid-City trail that would eventually link to the trails to the south and to the human service campus to the west and Big Lake to the north. Two properties were demolished in FY09 in the Mid-City Railroad Corridor area. The properties will remain vacant as green space. During F09, vacant property in the Mid-City area was identified for future Community Gardens.
Major Redevelopment Areas	<ul style="list-style-type: none"> In the South Main Urban Renewal Area in FY09, the City was awarded a \$200,000 Brownfields Cleanup grant through the U. S. Environmental Protection Agency (EPA) for the cleanup of 1001 South 6th Street, adjacent to the Artspace project in South Main Urban Renewal Area. In the Downtown Urban Renewal Area in FY09, the Downtown Revitalization Fund / Storefront Grants program funded by the Iowa West Foundation continued to develop and identify projects for historic rehabilitation in the downtown commercial district. Hy-Vee began construction of a new 60,000 square foot grocery store on the former Omaha Standard site at 25th Street and West Broadway. Additional redevelopment activities continued to be explored in FY09 for the Bunge grain elevators, the 16th Street Trailer Park, the old hotel on Nash Boulevard site, the old Kirn Gym, and 233 South 4th Street.
Neighborhood Planning & Conservation	<ul style="list-style-type: none"> In FY09, the City completed two single family homes through the City's Infill Program in the NRSA. In the 23rd Avenue / South 18th Street Neighborhood in FY09, the Acosta and Zaiger subdivisions continued to develop. Overall, in FY09, 46 of the anticipated 82 new single family homes were developed in the area. Also in FY09 utilizing the CDBG-R funds, an additional 7 single-family lots will be created in the area. In the Katelman Neighborhood an additional 4 new single family homes were created. Housing rehabilitation activities in the NRSA in FY09 included one home assisted with Barrier Removal assistance, six homes with Emergency Housing Repair assistance,

	<p>and four homes with Single Family Housing Rehabilitation assistance.</p> <ul style="list-style-type: none"> Discussions ensued regarding the development of the vacant Katelman Foundry site and the vacant property at 23rd Avenue & South 19th Street for new multi-family housing developments. Beginning in 2008 the University of Nebraska opened a Neighborhood Center in Council Bluffs to assist with the development of neighborhood associations. This program continued in 2009.
--	--

Incremental Projects and Strategies	
Benchmark	Action Taken
Development Capacity	<ul style="list-style-type: none"> In FY09 discussions ensued with the Community Housing Investment Corporation (CHIC) regarding the creation of a Community Housing Development Corporation (CHDO). Throughout 2009, the City continued to explore and educate local non-profit housing developers on creating a local housing trust fund per the Iowa Finance Authority Housing Trust Fund program.
Single-Family Rehabilitation & Development	<ul style="list-style-type: none"> Please refer to the Neighborhood Planning and Conservation benchmark listed above for a detailed listing of the actions taken to address this benchmark in FY09.
Rental Rehabilitation & Development	<ul style="list-style-type: none"> Discussions ensued regarding the development of the vacant Katelman Foundry site and the vacant property at 23rd Avenue & South 19th Street for new multi-family housing developments. The City utilized HOME funds to assist Artspace with the conversion of the historic International Harvester building located at 1000 S Main into 36 affordable housing units. The project is under construction and anticipated to be completed in 2010.
Recreation & Service Center	<ul style="list-style-type: none"> Also in FY09, design specifications were finalized for a Mid-City trail that would eventually link to the trails to the south and to the human service campus to the west and Big Lake to the north. During F09, vacant property in the Mid-City area was identified for future Community Gardens. Public service activities funded with CDBG funds were utilized for human service needs in the NRSA for the operation of the MICAH House Emergency Family Shelter, Heartland Homes Permanent Supportive Housing Program, and Pottawattamie County Homeless Link Program.
Commercial Revitalization & Redevelopment	<ul style="list-style-type: none"> The Downtown Revitalization Fund / Storefront Grants program funded by the Iowa West Foundation continued to develop and identify projects for historic rehabilitation in the downtown commercial district. Several properties were assisted in 2009. Hy-Vee began construction of a new 60,000 square foot grocery store on the former Omaha Standard site at 25th Street and West Broadway.
Economic & Industrial Redevelopment & Retention	<ul style="list-style-type: none"> In the South Main Urban Renewal Area in FY09, the City was awarded a \$200,000 Brownfields Cleanup grant through the U. S. Environmental Protection Agency (EPA) for the cleanup of 1001 South 6th Street, adjacent to the Artspace project in South Main Urban Renewal Area. The Pottawattamie County Growth Alliance continued its mission in 2009 to coordinate all economic development efforts in the Council Bluffs area with the goal of helping existing business thrive and expand while attracting diverse new enterprises.

Blight Removal	<ul style="list-style-type: none"> During FY09, as part of the Mid-City Railroad Corridor Project, two blighted properties were demolished. The properties will remain vacant as green space.
Infrastructure Development	<ul style="list-style-type: none"> The City completed numerous public facility projects within the strategy area through its capital improvement program (CIP). Those projects included South 13th Street Sewer Rehab – Phase IV (22nd Avenue to 19th Avenue - \$1,000,000), South 16th Street Sewer Lining (28th Avenue to 16th Avenue - \$800,000), Broadway Streetscape – Phase II (2nd Street to 1st Street - \$3,400,000), and South 24th Street Reconstruction (I-80 to 23rd Avenue - \$650,000). Total amount of CIP budget expended within the NRSA during 2009 was \$5,850,000. The City's CDBG-R funds will be utilized to cause the construction of 28th Avenue between South 18th and South 19th Streets. In 2009 grading was completed on the site utilizing CDBG-R funds. The sewer lateral extensions, storm sewer intakes and piping, water main extension and street paving will be completed in 2010 as soon as the weather permits.

IV. Narrative Statements

A. ASSESS GRANTEE EFFORTS IN CARRYING OUT THE PLANNED ACTIONS DESCRIBED IN ITS ACTION PLAN AS PART OF THE GRANTEE'S CERTIFICATIONS THAT IT IS FOLLOWING A CURRENT HUD-APPROVED CONSOLIDATED PLAN. THIS SHOULD INCLUDE A NARRATIVE ANALYSIS TO SHOW THAT THE GRANTEE: (1) PURSUED ALL RESOURCES THAT THE GRANTEE INDICATED IT WOULD PURSUE; (2) PROVIDED REQUESTED CERTIFICATIONS OF CONSISTENCY FOR HUD PROGRAMS, IN A FAIR AND IMPARTIAL MANNER, FOR WHICH THE GRANTEE INDICATED THAT IT WOULD SUPPORT APPLICATION BY OTHER ENTITIES; AND (3) DID NOT HINDER CONSOLIDATED PLAN IMPLEMENTATION BY ACTION OR WILLFUL INACTION. TO THE EXTENT THAT THESE POINTS ARE COVERED IN OTHER PARTS OF THE PERFORMANCE REPORT, APPROPRIATE CROSS-REFERENCE WILL SUFFICE. (24 CFR 91.225(b)(3) AND 24 CFR 570.903).

Pursuit of Resources - The City of Council Bluffs pursued all available resources as leverage to CDBG funds. Sources of funds secured for activities and projects included: Iowa West Foundation, Iowa Finance Authority, Iowa Department of Economic Development, Tax Increment Financing, private funds in the form of equity and mortgage loans, LIHTC funds, Emergency Shelter Grants, Continuum of Care funding, US EPA Brownfields Grant funding, new market tax credits and individual grants or contributions.

Support of Applications by Other Entities - During the reporting period, the City supported funding applications of several private for-profit and non-profit entities. This included letters of support, technical assistance, or findings of consistency with the Consolidated Plan. A list of the programs supported by the City includes:

- Catholic Charities - Domestic Violence Shelter Program
- Pottawattamie County Homeless Link Project
- Habitat for Humanity construction projects
- Community Housing Investment Corporation projects
- Children's Square USA – Christian Home Association projects

Heartland Family Service Permanent Supportive Housing project
Homeless Men's Emergency Shelter & Transitional Housing for individuals
State HOME fund applications
LIHTC applications
Emergency Shelter Program applications
State Housing Trust fund applications

Consolidated Plan Implementation - No specific action undertaken during the 2009 reporting period constituted an obstacle in implementation of the City's adopted Consolidated Plan. However, the City continues to struggle with the constant recruitment of private and nonprofit housing developers and/or housing providers. This capacity problem impacts our ability to meet the needs of the underserved. The human service agencies that are currently located in Council Bluffs often are overworked with minimal staff being available to work with clients. These agencies also face funding challenges that impact their abilities to take on new tasks and work on new projects. Capacity problems are also evident in the limited number of agencies that work in Council Bluffs. For example, although Community Alliance provides housing and supportive services to the mentally ill in Omaha, they do not in Council Bluffs.

Another challenge facing the City, which impedes the implementation of the City's Consolidated Plan, is the lack of financial resources available. Council Bluffs is also faced with a lack of available developable sites, which hinders construction of housing for the underserved very low and low income, as well as for the moderate income. The challenge we face as a City is to attract these developers from Omaha, showing the support and the financial feasibility of these projects in Council Bluffs.

B. IF ANY ACTIVITIES SPECIFIED FOR THE PROGRAM YEAR INVOLVE ACQUISITION, REHABILITATION OR DEMOLITION OF OCCUPIED REAL PROPERTY, A NARRATIVE MUST BE SUBMITTED THAT IDENTIFIES THE ACTIVITIES AND THAT DESCRIBES (1) STEPS ACTUALLY TAKEN TO MINIMIZE THE AMOUNT OF DISPLACEMENT RESULTING FROM THE CDBG-ASSISTED ACTIVITIES, (2) STEPS TAKEN TO IDENTIFY HOUSEHOLDS, BUSINESSES, FARMS OR NONPROFIT ORGANIZATIONS WHO OCCUPY THE SITE OF A CDBG-ASSISTED PROJECT SUBJECT TO THE REQUIREMENTS OF THE UNIFORM RELOCATION ACT (URA) OR SECTION 104(d) OF THE 1974 COMMUNITY DEVELOPMENT ACT, AS AMENDED, AND WHETHER OR NOT THEY WERE DISPLACED, AND WHAT THE NATURE OF THEIR NEEDS AND PREFERENCES, AND (3) A DESCRIPTION OF THE STEPS TAKEN TO ENSURE THE TIMELY ISSUANCE OF INFORMATION NOTICES TO DISPLACED HOUSEHOLDS, BUSINESSES, FARMS, OR NONPROFIT ORGANIZATIONS.

The procedures utilized to address displacement in the City's housing rehabilitation programs are outlined in the City's Optional Relocation Assistance Plan adopted February 10, 1999. The plan states that to the greatest extent possible, it is the City's policy to minimize the displacement of persons from their homes through the implementation of its projects. As a result of the City's CDBG funded housing rehabilitation programs, the City may compensate displaced persons for their temporary relocation. Temporary displacement shall mean the relocation of a household for a specified, limited period of time, due to rehabilitation. Benefits shall include the following:

1. Persons temporary displaced as a result of the City's housing rehabilitation program may choose to be compensated for their moving expenses, non-returnable deposits and fees, miscellaneous rentals and other reasonable expenses related to their relocation based on one of the following options:
 - a. Actual, documented costs up to a maximum of \$300;
 - b. A fixed payment, based on the U. S. Department of Transportation – Federal Highway Administration residential moving expense and dislocation allowance payment schedule that is published periodically

During the 2009 report year no households were displaced as a result of their participation in the City's housing rehabilitation program.

Through the City's Mid-City Railroad Corridor Project the City has funded the acquisition and demolition of blighted property. The City places a priority on acquiring vacant blighted properties and structures. This is to avoid unnecessary displacement of any tenants. During the 2009 report year no households or businesses were displaced as a result of carrying out the activities of the City's Mid-City Railroad Corridor Project.

C. IF DURING THE PROGRAM YEAR THERE WERE ECONOMIC DEVELOPMENT ACTIVITIES UNDERTAKEN WHERE JOBS WERE MADE AVAILABLE TO LOW OR MODERATE INCOME PERSONS BUT WERE NOT TAKEN BY THEM, THEN THE GRANTEE MUST PROVIDE (1) A NARRATIVE ACTIONS TAKEN BY THE GRANTEES AND THE BUSINESSES TO ENSURE FIRST CONSIDERATION WAS OR WILL BE GIVEN TO LOW/MOD PERSONS, AND (2) A LISTING BY JOB TITLE OF ALL THE PERMANENT JOBS CREATED/RETAINED AND THOSE THAT WERE MADE AVAILABLE TO LOW/MOD PERSONS.

No economic development activities were undertaken in 2009 utilizing CDBG funds that resulted in job creation. However, the City's CDBG-R funds will be utilized to cause the construction of 28th Avenue between South 18th and South 19th Streets. The CDBG-R funds were enacted to provide immediate stimulus to the economy through the creation and preservation of jobs and the long term investments in infrastructure. In 2009 grading was completed on the site utilizing CDBG-R funds. The sewer lateral extensions, storm sewer intakes and piping, water main extension and street paving will be completed in 2010 as soon as the weather permits. There are no accomplishments data to report at this time.

D. IF THE GRANTEE UNDERTOOK ACTIVITIES DURING THE PROGRAM YEAR WHICH SERVE A LIMITED CLIENTELE NOT FALLING WITHIN ONE OF THE CATEGORIES OF PRESUMED LIMITED CLIENTELE LOW AND MODERATE INCOME BENEFIT, THEN THE GRANTEE MUST PROVIDE A NARRATIVE DESCRIPTION AS TO HOW THE NATURE, LOCATION, OR OTHER INFORMATION DEMONSTRATES THE ACTIVITIES BENEFIT A LIMITED CLIENTELE AT LEAST 51% OF WHOM ARE LOW AND MODERATE INCOME.

Family Housing Advisory Services (FHAS) – Income information is obtained on all persons assisted to insure that at least 51% of the people served meet the LMI guidelines. Funds are provided for fair housing and housing counseling services to the community. FHAS provides

these services at the homeless and domestic violence shelters in Council Bluffs in addition to its housing counseling classes held at Community Hall in Council Bluffs. FHAS reported that 1622 persons (488 of which were from female headed households) were assisted during B-09, representing 500 households. 93% or 1,516 of the persons assisted met the LMI guidelines.

E. IF ACTIVITIES WERE UNDERTAKEN DURING THE PROGRAM YEAR THAT GENERATED PROGRAM INCOME TO REVOLVING FUNDS; PROGRAM INCOME FROM FLOAT FUNDED ACTIVITIES; INCOME FROM THE SALE OF REAL PROPERTY; OTHER LOAN REPAYMENTS, PRIOR PERIOD ADJUSTMENTS; LOANS OUTSTANDING OR WRITTEN OFF; PARCELS OF CDBG-ACQUIRED PROPERTY AVAILABLE FOR SALE; OR LUMP SUM DRAWDOWN PAYMENTS, THEN NARRATIVE INFORMATION MUST BE PROVIDED IN ACCORDANCE WITH PROVISIONS OF CDBG HANDBOOK NO. 6510.2 REV-2 PAGES 3-8 AND 3-9, AND EXHIBIT 3B.

Financial Summary Attachment

a. Program Income

i. Total program income to revolving funds – N/A

ii. Float-funded activities

28 th & Ave A – LUST Refunds	\$ 16,715.00
Katelman Project (NRSA) – EDI Grant	\$ 123,500.32
South Main Project – EDI Grant	\$ 46,257.80

iii. Other loan repayments by category

Single-unit housing rehabilitation	\$ 119,120.52
Payments on economic development loans	\$ 0

iv. Income received from sale of property

Katelman Project (NRSA)	\$ 224,568.50
-------------------------	---------------

v. Miscellaneous program income

Miscellaneous Refunds	\$ 1,627.79
Miscellaneous Fees	\$ 4,120.00
Housing Study – Non-Governmental Grant	\$ 4,800.00
Katelman Project (NRSA) – Misc. Refunds	\$ 5,000.00
Mid-City – Rent Payment	\$ 2,200.00
28th Ave Subdivision – CIP Funds	\$ 125,000.00
Emergency Repair Credit	\$ 32,042.75

b. Prior Period Adjustment – N/A

c. Loans and other receivables:

i. Float-funded activities outstanding as of end of the reporting period.

South Main Project – EDI Funds	\$ 250,742.20
Katelman Project (NRSA) – EDI Grant	\$ 204,799.68

ii. Total number of loans outstanding and principal balance owed as of end of reporting period:

Single-unit housing rehab.

Number of loans outstanding	78
Principal balance	\$ 736,361.07

Economic Development Loans

Number of loans outstanding	0
Principal balance	\$ 0

iii. Parcels acquired or improved with CDBG funds that are available for sale as of end of reporting period include:

2815 Avenue A
1409-1421 South 7th Street (4 Lots)
1029 3rd Avenue
1129 3rd Avenue

Blighted Program

1105 3rd Avenue
1107 3rd Avenue
Vacant lot adjacent to 1107 3rd Avenue
230 South 11th Street
East 30 feet of lot 8, Block 5, Howard's Addition (near Malloy's Subdivision)
Southwest Corner of Lot 13, Block 6, Howard's Addition (near Malloy's Subdivision)
Part of Lots 4 & 20, Block 6, Howard's Addition (near Malloy's Subdivision)
1801 Avenue B
Vacant lots adjacent to 1514 16th Avenue

Habitat for Humanity

1422 South 13th Street
3337 11th Avenue
3335 11th Avenue

iv. Number and amount of loans in default and for which the balance was forgiven or written off during the reporting period – N/A

v. Lump sum drawdown agreement – N/A

d. Reconciliation:

Unexpended balance shown on GPR:

CDBG	\$688,500.87	
CDBG-R	\$195,255.54	
		\$883,756.41

Reconciling items:

Add: LOC balance as of 12/31/09:

CDBG	\$992,741.07	
CDBG-R	\$285,520.00	
		\$1,278,261.07

Cash on hand:

Grantee program account	\$ (27,365.59)
Sub-grantee program accounts	\$ 0
Revolving fund cash balances	\$ 0
Sec. 108 cash balances	\$ 0

Deduct: Grantee CDBG liabilities	\$ 0
Sub-grantee CDBG liabilities	\$ 0

Total Reconciling balance	\$1,250,895.48
---------------------------	----------------

Unreconciled Difference	\$367,139.07
-------------------------	--------------

F. FOR EACH TYPE OF REHABILITATION PROGRAM FOR WHICH PROJECTS/UNITS WERE REPORTED AS COMPLETED DURING THE PROGRAM YEAR, PROVIDE A NARRATIVE DESCRIPTION THAT IDENTIFIES THE TYPE OF PROGRAM AND THE NUMBER OF PROJECTS/UNITS COMPLETED FOR EACH, THE TOTAL CDBG FUNDS INVOLVED IN THE PROGRAM AND OTHER PUBLIC AND PRIVATE FUNDS INVOLVED IN THE PROJECT.

a. Emergency Repair Program - The Emergency Repair Program is designed to provide immediate repair and correction of hazardous housing conditions which pose a potential danger to the health and safety of the dwellings occupants. The subsidy for this program is provided in the form of a grant. The homeowner is responsible for paying 10% of the cost of the repair if financially able to do so. This program is available on a city-wide basis to low-income individuals. The cost of a single repair is limited to \$2,500.00. There were 11 emergency projects completed, for a total of \$53,798 (\$21,035 in block grant funds and \$720 in private funds provided by 6 of the assisted homeowners. The remaining \$32,043 in reported program

income is actual credits from incorrectly coded projects). Of the 11 projects, seven were occupied by elderly persons.

b. Single-Family Housing Rehab Program - This program is designed to provide financial assistance to low and moderate income homeowners. Council Bluffs has an above average number of housing stock that is deteriorated, unsafe and in need of substantial repair. In nearly all instances, this program is the only resource for assistance available to these families due to their income and the condition of the property. Financial assistance is available in the form of a deferred loan, which is forgiven over a period of 4 years or a principal only installment loan. There are currently 2 funding levels available for deferred loans. The maximum deferred loan amount is limited to \$12,000 for very low income households and \$7,500 for low income households. The principal only installment loan is a monthly installment loan at 0% interest. The maximum loan term is 20 years and the maximum loan amount is limited to \$24,950, less the deferred loan amount. The program is available on a city-wide basis. A total of 18 single family rehabilitation projects were completed or initiated during the reporting period. A total of \$201,422 in block grant funds and \$119,121 in private funds were utilized for housing rehabilitation projects in 2009. Of the 18 completed projects, four were occupied by elderly persons.

c. Barrier Removal Program - A total of \$15,805 (\$11,375 in B-09 funds and \$4,430 in private funds) was used to continue the Barrier Removal Program through the League of Human Dignity. The program provided barrier removal assistance for 2 disabled low and moderate income households.

d. Rehabilitation Activity

	<u>0 – 30%</u>	<u>31 – 50%</u>	<u>51 – 80%</u>	<u>80% - 110%</u>	<u>Totals</u>
Emergency Repair	5	6	0	0	\$ 53,798
SF Housing Rehabs	3	7	8	0	\$320,543
Barrier Removal Program	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>\$ 15,805</u>
TOTALS	10	13	8	0	\$390,146

V. Section 108 Loan Guarantee

HUD has established a Section 108 Loan Guarantee Program. The Section 108 is the loan guarantee provision of the CDBG program. Section 108 provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. Local governments are the only eligible applicants that can apply for these funds. Section 108 loans are not risk-free, however; local governments borrowing funds guaranteed by Section 108 must pledge their current and future CDBG allocations to cover the loan amount as security for the loan. The maximum repayment period is twenty years.

PCDC worked with J Development Corporation, the developer, on the redevelopment of the vacated Nonpareil Building located at 117 Pearl Street for a bank. PCDC and the developer, in FY06, asked the City to apply to HUD for a Section 108 Loan in the amount of \$750,000. HUD approved the Section 108 Loan in FY06. New Market Tax Credits, the HUD Section 108 Loan, and other funds were utilized to assist in the redevelopment of the building. The redevelopment costs, including acquisition, are estimated at \$2,632,300. The project was completed in 2008.

The City expects to create 15 full-time employee positions upon completion of the Nonpareil Building renovation project. However, there are no accomplishments to report at this time.

APPENDIX A

Proof of Postings & Certificates of Availability